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ABSTRACT

This instructor's guide contains the materials required to teach a competency-based introductory course in vocational home economics that is designed to prepare students for work in the home and success in paid occupations. The following topics are covered in 21 instructional units organized into 8 sections: leadership responsibility, climbing the career ladder, clothing and textiles for today, food science, the developing preschool-age child, housing and family lifestyles, human ecology, and financial fitness in the home. Each unit contains some or all of the following: objective sheets, suggested activities, handouts, information sheets, supplements containing information for use in solving problems and reinforcing enrichment of learning, transparency masters, activity sheets, assignment sheets, assignment sheet answers, job sheets, practical tests, written tests, and test answers. All units focus on measurable and observable learning outcomes. Academic skills training is combined with vocational training throughout the instructional materials, and a system of icons has been used to help instructors identify activities into which training in the following basic skill areas has been infused: reading, science, creative thinking/problem solving, writing, oral communication, employability, math, interpersonal skills, and social studies. (MN)

ED 380 705

Foundations For Living

Volume II

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CE 068 776

CIMC

Teacher Edition

Oklahoma Department of
Vocational and Technical Education
1500 West Seventh Avenue
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FOUNDATIONS FOR LIVING
Volume II

Developed by the
Curriculum and Instructional Materials Center
for the Division of Home Economics Education
Oklahoma Department of Vocational and Technical Education

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Oklahoma Department of Vocational and Technical Education
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The Oklahoma Department of Vocational and Technical Education does not discriminate on the basis of race, creed, color, national origin, sex, age, veteran status, or qualified handicap.

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FOREWORD

Conditions in society that affect individuals and families, developments in education that affect all areas of study, and global knowledge influence the direction of the home economics curriculum. All of these influences have been considered in the writing of *Foundations For Living*, Volume II.

This guide is designed to prepare students for the work of the home as well as for success in paid occupations. Each unit will provide the students with the most up-to-date information concerning such areas as wellness, housing, family life-styles, child development, clothing and textiles, and leadership and career decisions. The guide includes information concerning basic skills, problem-solving, reasoning, decision-making, and critical-thinking skills.

This resource will allow each home economics teacher an opportunity to provide a stronger program through its use. More can be taught in less time, enabling students to be better prepared to accept their dual roles as consumers and homemakers.

Dr. Roy Peters, Jr., State Director
Oklahoma Department of
Vocational and Technical Education

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PREFACE

The problem of managing the finite resources of the earth has been and will be faced by each generation. Today, many of the earth's precious resources are in danger due to the impact of human use and abuse. In teaching home economics, there are ample opportunities to focus on the interactions of people in their various environments: in their families, homes, schools, offices, and communities. *Foundations For Living*, Volume II addresses individual, family, and societal issues, and encourages students to reflect critically on the many social forces influencing the world today.

Based on home economics skills, *Foundations For Living*, Volume II is designed to help prepare students for competence and confidence in the work of the family as well as for occupations outside the home. Sections represent significant dimensions of life, and the basic academic skills in each unit are reinforced through application to real-life situations.

It is our hope that through participation in *Foundations For Living*, Volume II, students will gain an awareness of the environments in which they live, and develop the qualities of individual and family lives which they would like to have.

Jennifer Dodrill Roark
Curriculum Specialist
Curriculum and Instructional Materials Center
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The Curriculum and Instructional Materials Center (CIMC) extends appreciation to those individuals who played key roles in the development of *Foundations For Living*, Volume II. Any project as comprehensive and involved as *Foundations For Living*, Volume II requires the contributions of a great number of people. We recognize and are thankful for the tremendous amount of support received on this project.

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USE OF THIS PUBLICATION

INSTRUCTIONAL UNITS

Foundations For Living, Volume II contains twenty-one units divided into eight sections. Each instructional unit includes some or all of the basic components of a unit of instruction: performance objectives, suggested activities, handouts, information sheets, supplements, transparency masters, activity sheets, assignment sheets, assignment sheet answers, job sheets, practical tests, written tests, and written test answers. Practical tests and written tests are included in the instructor edition only and may be duplicated for classroom use or copies may be purchased in Oklahoma by calling 800-522-5810. Out-of-state instructors may order test packets by calling 800-654-4502.

All of the unit components focus on measurable and observable learning outcomes. Instructors are encouraged to supplement, personalize, localize, and motivate with these materials in order to develop a complete teaching/learning process.

Units of instruction are designed for use in more than one lesson or class period of instruction. Careful study of each unit of instruction by the instructor will help her or him determine the following:

- Amount of material that can be covered in a class period
- Skills that must be demonstrated
  - Supplies and equipment needed
  - Amount of class time needed for demonstrations
  - Amount of time needed for student practice
- Supplementary materials, including print and non-print media to be ordered
- Resource people to be contacted

Objective Sheets (White Pages)

Each unit of instruction is based on performance objectives. Performance objectives are stated in two forms: unit objectives, stating the subject matter to be covered in a unit of instruction, and specific objectives, stating the performance necessary to meet the unit objective.

The unit objective states the overall goal of the unit. It tells what the student should be able to do and what standard will be used to determine whether the student has achieved competency. Specific objectives outline the teaching sequence of the competencies required to meet the unit objective. The competencies may be either cognitive, requiring knowledge only, or psychomotor, requiring knowledge and skill.

The objectives should be provided for students and each objective's importance stressed throughout the teaching/learning process. By doing this, instructors will help answer any questions concerning performance requirements for each instructional unit. Instructors can also use the objectives to plan teaching strategies and instructional methods. Instructors should prepare for each unit by deciding how each objective can best be taught.

Instructors should feel free to modify, delete, or add objectives in order to meet the needs of the students and community. When objectives are added, the instructor should remember to supply the needed information, assignment sheets, job sheets, and criterion test items.

Suggested Activities (Pink Pages) — **Instructor's Edition Only**

The suggested activities component is to assist during the preparation stage of the teaching/learning process. The activities provide suggestions for delivery, application, and evaluation during the instructional process. Teaching suggestions are included for each objective. The instructor should read the suggested activities before teaching the units to allow time to obtain supplemental materials, prepare audiovisual materials, and contact outside resource persons. Duties of the instructor will vary according to the particular unit.

Listed are suggested resources including people and print and non-print media that may be used to teach the unit. Unit references used in the development of each unit are also provided. The instructor can use suggested resources and unit references to supplement her or his knowledge of the subject or to help students with particular interests or objectives in the area covered. Please note that suggested resources and references listed in this publication existed when this publication was written. CIMC assumes no responsibility for providing these materials and cannot ensure the availability of these materials as individual vendors, manufacturers, and publishers may discontinue these products at any time.

Handouts (White Pages) — **Instructor's Edition Only**

Handouts provide "nice-to-know" information that is not testable. Handouts provide the instructor with additional information and activities. They may also include items for the gifted or remedial student. Some handouts may contain information on subjects that are considered to be controversial or unsuitable for some classroom situations. The instructor may decide whether to duplicate and use handouts in teaching the unit.

Information Sheets (Green Pages)

The information sheets provide "must know" content that is essential for meeting the cognitive objectives. The information sheets serve as an excellent guide for presenting background knowledge necessary to develop the skills specified in the unit objective. They may also be used for coordination activities and advisory committee meetings.

Students should read the information sheets before the information is discussed in class. Space is provided in margins for students and instructors to add notes that supplement, localize, personalize, or provide motivation for each unit.

The information sheets may include notes, cautions, or warnings. These should be discussed carefully and thoroughly. Notes are short verbal additions to the information or procedural outline that provide nice-to-know and decision-making information. A note may tell the student what to look for or consider at a given step, or may explain when a step may not be applicable. Notes offer guidance that may help the student understand the process and accomplish it more efficiently. Cautions are advisories that alert the student to possible danger to oneself or others. Warnings are advisories that alert the student to possible danger to equipment or facilities.

Supplements (Green Pages)

Supplements include instructions that could be used for solving problems or reinforcing the enrichment of learning. The information presented in a supplement may consist of tables, charts, written information, forms, or other information students will need in order to complete one or more of the assignment or job sheets. While supplements are not tested over directly, they may be used to assist in meeting the performance objectives.

Transparency Masters (White Pages)

With transparency masters, the students may see as well as hear about the material being presented, thus reinforcing the learning process. Transparencies may present new information or they may reinforce information presented in the information sheets or assignment sheets.

Transparencies should be made and placed in the instructor's notebook, where they will be immediately available for use. Transparencies direct the class's attention to the topic of discussion. Transparencies should be left on the screen only when topics shown are being discussed.

Activity Sheets (Tan Pages)

The purpose of activity sheets is to provide activities which support several objectives. Activity sheets vary greatly in their number and design from unit to unit. Some activity sheets deal with the student's attitudes and beliefs. These may ask rather personal questions and are only intended for each student's personal use. Some activity sheets may require the student to monitor his or her own actions or other personal variables over a period of time. Answer sheets may or may not be included. Activity sheet answers are on pink pages in the instructor's edition.

Assignment Sheets (Tan Pages)

Assignment sheets are written exercises that have students apply higher order thinking skills. The introduction to the assignment sheet explains how the assignment relates to the subject area and unit objective and may provide instructional information or refer students to another component for such information.

Often, assignment sheets will contain case studies, story problems, or other situations in which the student must analyze the circumstances and determine correct responses. Students may be given assignment sheets as classwork or homework.

Assignment Sheet Answers (Pink Pages) — **Instructor's Edition Only**

This component is designed to assist the instructor in evaluating student performance on assignment sheets.

Job Sheets (Blue Pages)

Job sheets provide a list of equipment, tools, and materials needed to complete a manipulative or psychomotor skill. They describe a step-by-step procedure to complete each task or job. Diagrams, photographs, and illustrations assist students in achieving the skill.

The instructor should demonstrate the procedures outlined in each job sheet. Furthermore, the instructor needs to localize the procedure according to the equipment and supplies available in the local situation. Job sheets also show potential employers what skills the student has been exposed to and the performances one might reasonably expect from a student who has had this vocational instruction.

Practical Tests (Yellow Pages) — **Instructor's Edition Only**

The practical tests assist the instructor in evaluating the psychomotor activities (Job Sheets). The practical tests provide instructors with a valid mechanism for determining a student's level of ability to perform the procedure stated on the job sheet and provide the instructor with a means of evaluating the student's final product.

Written Tests (Yellow Pages) — **Instructor's Edition Only**

This component provides criterion-referenced evaluation of every objective listed in the unit of instruction. All performance objectives, including those in the information sheets, assignment sheets, and job sheets must be evaluated. If objectives have been added, deleted, or modified, appropriate changes should be made on the test.

The tests may be written or oral. It is recommended that the tests be divided into shorter tests covering three or four objectives at a time and given soon after those objectives have been covered.

The acceptable response on a written test, eighty-five (85) percent in most units, may be raised or lowered to fit the topic or student ability level. The percentage applies to the overall score, not to each individual question. The final unit grade should be obtained by combining written test and assignment sheet scores, and by considering how well the student demonstrated the desired skills.

Written Test Answers (Pink Pages) — **Instructor's Edition Only**

This component is designed to assist the instructor in evaluating student performance on written tests.

PAGE NUMBERING

Each publication for the CIMC is assigned a specific abbreviation or will be recognized by the book title. *Foundations For Living*, Volume II will be referred to by title. Each unit is identified by the section letter and unit number in Roman numerals. Each unit in the publication begins with page 1. The component name, book title, section letter, unit number, and page number within the unit are printed at the bottom of each page. The page number for an objective sheet in *Foundations For Living*, Volume II looks like the following:

OBJECTIVE SHEET - Foundations For Living II
AI - 1

METHODS OF DISSEMINATING MATERIAL

Each student should be provided with student materials. Materials may be purchased for less than an instructor can reproduce them, especially when the instructor's time is considered. Student materials contain everything but the suggested activities, handouts, assignment sheet answers, tests, and test answers. Written test packets may be purchased from the Curriculum and Instructional Materials Center. The student should be allowed to take his or her materials home at the end of the year.

TEACHING METHODS

It is a challenge to keep students motivated. Instructors can supplement the objectives by providing the "why," personal experiences, and current information. Preparation for each unit should be determined by how each objective can best be taught. Students should become involved in preparing and planning for each unit.

COMPETENCY PROFILES

A competency profile is available for each CIMC publication. Competency profiles document student performance. The profile contains a list of the specific competencies that a student should achieve before leaving the training program. Profiles should be distributed to students as needed.

CORRECTIONS AND SUGGESTIONS

The Curriculum and Instructional Materials Center (CIMC) wants to provide vocational instructors and students with materials that are accurate and effective. Although the CIMC strives to maintain the highest standards of development and production, oversights occasionally do occur. If you find any errors in this or other CIMC publications or have suggestions for improving their usefulness in vocational programs, please notify the CIMC staff. One easy way of pointing out errors is to make a photocopy of the affected page and to indicate the correction on the copy. Mail this information to the CIMC, where it will be used to correct the publication before the materials are reprinted.

To ensure that the material is updated on a timely basis, notify the CIMC of necessary corrections as soon as possible after discovering the error. Do not assume that someone else will notice the error and inform the CIMC; other users may be making the same assumption. Please send corrections and recommendations for improving this publication to the following address:

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BASIC SKILLS IN CIMC MATERIALS

Preparing students to enter successfully into today's world of work offers vocational education a substantial challenge. The contemporary workplace is characterized by constant and rapid technological change and by increasing job complexity and skill intensity. Due to rapid technological advancement, the half-life of work skills is now reduced to a bare three to five years. Out of this new workplace environment has arisen a growing national awareness of the critical importance of an American workforce armed with the skills necessary to survive in a competitive economy.

One result of this national awareness has been the emergence of a renewed emphasis on basic academic skills in all areas of education. Pressure to increase academic skill development is being placed on education by both legislative action and industry mandate. The new Carl D. Perkins Vocational and Applied Technology Education Act of 1990 sets stringent basic skill requirements for vocational education. State legislatures are increasingly requiring basic skills accountability by teachers and school administrators. Graduation exams, minimum competency requirements, and expected learner outcomes are being implemented with increasing frequency. In addition, business and industry are delivering the message clearly to educators that vocational competence now requires increased strength in the basic skills.

The issue of the basic skills currently required in the workplace was very successfully addressed in a recent national three-year study conducted jointly by the American Society of Training and Development (ASTD) and the U.S. Department of Labor (DOL). The findings of this study were published in 1990 in the book, *Workplace Basics: The Essential Skills Employers Want.*

The ASTD/DOL research indicates clearly that American employers have discovered that their workforces need a variety of skills that include, but are not limited to, the classic academic trio of reading, writing, and computation. Employers now are also looking for competence in areas such as "learning to learn," problem solving and critical thinking, interpersonal and teamwork skills, oral communication and listening techniques, and the social and personal management skills that demonstrate a capacity for independence and responsibility in on-the-job performance.

It is clear that the requirements of today's business and industry have expanded and redefined "workplace basics." It is in line with this redefinition, and with the competency requirements of current education legislation, that the Oklahoma Department of Vocational and Technical Education has chosen to address basic skills in the instructional materials produced by its Curriculum and Instructional Materials Center.

It is not a new development for CIMC materials to contain information and activities which develop basic skills competencies in students undertaking vocational programs. What *is* new is the specific marking, or flagging, of items in our instructional materials that address basic skills.

To assist teachers and students in identifying activities which promote basic skills development, CIMC has implemented a marking system which uses simple graphic symbols, or icons. These icons are located in the left margins of Activity Sheets, Assignment Sheets, and Job Sheets. The following is an explanation of the icons and the kinds of basic skill activities they indicate.

1. **READING SKILLS:** Skills involving use of print resource material for obtaining and applying information.

Current vocational education literature indicates that functional literacy as a workplace basic needs to be defined in terms of reading competencies actually required for job performance. The activities identified with this icon as addressing reading skills in CIMC materials deal specifically with developing reading skills in an applied, job-related context. These range from general information-gathering activities to tasks requiring use of specific technical reference materials. Many contain a "learning to learn" aspect, which promotes engaging actively and purposefully in vocationally relevant inquiry.

2. **WRITING SKILLS:** Skills involving written communication of processes, information, or ideas.

Tasks identified with this icon promote development of skills in written communications. As with reading skills, the writing skills emphasized in CIMC materials have a vocational context. They include filling out forms, keeping work activity records, writing simple memos and letters, generating more complex reports and articles, and written expression of ideas and concepts related to vocational performance or exploration.

3. **MATHEMATICS SKILLS:** Skills involving computation, calculation, and interpretation of numerical data.

This icon identifies activities which develop vocationally related skills in computation, measurement and estimation, selection and application of appropriate mathematical processes, and collecting, displaying, or interpreting data.

4. **SCIENCE SKILLS:** Skills involving mastery and application of scientific information or theory.

This icon marks activities which are related to the development of skills in either the physical or biological sciences. These skills stress occupationally related applications of science and technology.

5. **ORAL COMMUNICATION SKILLS:** Skills involving speaking and listening.

Activities marked with this icon promote development of effective speaking and listening. They include practice in such areas as speaking techniques, word choice, non-verbal messages, use of communication media, and using active listening techniques. Many of these activities promote "learning to learn" skills in verbal inquiry.

6. **INTERPERSONAL OR RELATING SKILLS:** Skills involving working and getting along with others.

Activities which deal directly with skills in relating to others are marked with this icon. This includes areas such as multicultural awareness, group processes and dynamics, negotiation, dealing with conflict, cooperation and teamwork, values and attitudes, and leadership and motivation.

7. **CREATIVE THINKING AND PROBLEM-SOLVING SKILLS:** Skills involving comprehending, applying, analyzing, and developing complex ideas and situations.

This icon identifies activities which stress development of higher-order thought processes such as problem identification and analysis, lateral thinking, evaluating alternatives, developing solutions, examining assumptions, and evaluating outcomes.

8. **EMPLOYABILITY SKILLS:** Skills involving choosing, obtaining, and succeeding in a career.

Activities marked with this icon relate to competencies required to obtain employment and develop a career. These competencies include specific occupational tasks. They also include items such as career analysis and selection, job searching, completing applications and resumes, interviewing and business etiquette, and personal management skills required for job-keeping and maturing in one's work. Examples of the later category include personal presentation, self-discipline, work accuracy, reliability, discretion, punctuality, handling stress, judgement, confidence, etc.

9. **SOCIAL STUDIES SKILLS:** Skills involving investigation and application of social concepts.

This icon marks activities which stress competencies in fields relating to human society and its distribution and relationships. This includes areas such as history, geography, government and politics, economics, psychology, sociology, demographics, current events, cross-cultural studies, consumer issues, environmental issues, and ethical concerns in science and technology.

Some activities in CIMC materials develop skills in more than one of the nine basic skill areas. In cases where the relative strengths of the skill elements are clearly discernable, the identification icon used is the one judged to be the primary, or strongest, element in the activity. For some activities, more than one icon is used, indicating equal strength of basic skills components in the activity.

Once the **general** basic skill activity has been identified by an icon, the CIMC takes the process one step further by indicating the **specific** skills which are addressed in an activity. This is accomplished through the use of enabling objectives, or "enablers."

Lists of enablers, or specific skills required for each activity, have been developed for each of the nine basic skill areas, and have been grouped into sets of related skills under each icon. The list of general categories under each icon is as follows:

1. *Reading Enablers*
Reading Comprehension Skills
Research and Reference Skills
Functional Reading Skills

2. *Writing Enablers*
Language Skills
Composition Skills
Research Skills
Functional Writing Skills

3. *Math Enablers*
Operation and Calculation Skills
Math Application Skills
Data Analysis and Display Skills
Functional Math Skills

4. *Science Enablers*
General Science Skills
Life Science Skills
Physical Science Skills
Earth Science Skills

5. *Oral Communications Enablers*
Oral Presentation Skills
Listening Skills
Interactive Communication Skills

6. *Interpersonal or Relating Enablers*
General Relating Skills
Teamwork/Cooperative Skills
Leadership/Influencing Skills

7. *Creative Thinking/Problem Solving Enablers*
Cognitive Activities Skills

8. *Employability Enablers*
Job Search/Selection Skills
Job Acquisition/Development Skills

9. *Social Studies Enablers*
Information Analysis Skills
Social Studies Application Skills
Functional Social Studies Skills

Applicable enablers and their general categories are listed beneath each icon in the left-hand margin.

The use of graphic icons to identify skills in CIMC instructional materials is the first in a series of steps designed to foster basic skills development in vocational students and accountability for vocational teachers. The Oklahoma Department of Vocational and Technical Education has developed a staged implementation strategy for integrating basic skills into CIMC materials. Additional basic skill elements of future CIMC publications will reflect the advancement of this staged implementation.

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OBJECTIVE SHEET

THE LEADER'S EDGE

A I

INTRODUCTION

Being a leader means many different things to various individuals. Basically, a leader is a person who is capable of bringing out the best in people in order to achieve group goals and tasks. Leaders are needed in all areas of life. Families, businesses, schools, communities, and organizations need leaders. Society benefits from people who can take the initiative and become leaders. Not only does society benefit, but the leader gains from the leadership experience as well. Leadership skills enable people to advance in careers, communicate effectively with others, and excel in the responsibilities that life places on them. Becoming a leader will give a student a competitive edge in life.

UNIT OBJECTIVE

After completing this unit, the student should be able to identify ways to develop leadership skills. The student will demonstrate competency by completing the assignment sheet and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with leadership to their correct definitions.
2. Discuss the importance of becoming a leader in various settings.
3. Select from a list desirable characteristics of a leader.
4. Complete sentences which describe desirable characteristics of a follower.
5. List steps in becoming a leader.
6. Distinguish among leadership styles.
7. Select from a list ways to demonstrate leadership.
8. List opportunities for demonstrating leadership skills.
9. List in order the planning process steps.
10. Interview a school or community leader. (Assignment Sheet 1)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss leadership development.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Arrange for the use of all computer and audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Explain to students that people can learn to be effective leaders. The information in this unit will help students develop leadership skills.

- Discuss the terms and definitions that will be used in this unit.

Objective 2

- Invite a former school leader, such as a student council president or an FHA/HERO officer, to visit the class and discuss the benefits gained from serving in a leadership position.

- Instruct students to complete Assignment Sheet 1, which asks them to interview community or school leaders. Assist students in preparing a list of possible interviewees. Emphasize that by conducting interviews with leaders, students can gain valuable insights into the benefits of learning leadership skills.

  NOTE: An alternative to having each student interview a different community or school leader would be to invite a recognized leader to class to describe his or her leadership style. Students could complete Assignment Sheet 1 based on the in-class presentation.

- Use *Student Body* as a resource to implement the Student Body program. Student Body is a national peer education program of Future Homemakers of America, Inc. It provides teenagers with an opportunity to develop communication and leadership skills by being peer educators. In the program, teenagers teach other teens how to eat healthy foods and become physically fit.

Objective 3

- Use *FHA/HERO: Learn, Grow, Become*, "Becoming A FHA/HERO Leader," Unit IV, as a teaching resource to help students learn more about becoming an FHA/HERO leader.

- View *Peak Performance*, a video that explains five basic performance skills that will help each student learn to realize his or her full potential.

- Invite representatives from various organizations and city government to visit the class and serve on a panel to discuss their organizations' goals, projects, structures, and the leadership skills that are necessary in their organizations.

- Have students read *The Futurist* articles entitled "Leadership and the Future" and "Futures—Creative Leadership" to generate discussion concerning skills necessary for leadership success.

- Refer students to Activity Sheet 1, "Leadership Analysis," which offers students opportunities to identify personal leadership strengths and weaknesses.

- Use Supplement 1, "Guidelines for Making Introductions," to emphasize the importance of a leader having the ability to make others feel at ease.

- Use *Eti-Quiz* as a resource for teaching social skills and manners.

  NOTE: *Eti-Quiz* is a computer software packet that helps students learn the basics of proper manners.

Objective 4

- Explain to students that one step in becoming a strong leader is to also be an effective follower. If a leader is to succeed, he or she must have dedicated and loyal followers and must be able to relate to them.

- Use *The Futurist* article "Beyond Leadership: The Importance of Followership," as a teaching resource.

  NOTE: This article points out the importance of effective followers.

- Arrange to have a panel discussion on the topic of leaders and followers. Panel members should include organizational leaders and group members. Ask the panel members to focus discussion on how followers and leaders relate within a group and how important both are to an organization.

- Refer students to Supplement 2, "Group Roles." Discuss the importance of the various group roles, and ask students to consider which roles they most often play in group situations.

- Ask students to observe a group meeting, such as an FHA/HERO meeting or a 4-H group meeting. Instruct students to take Supplement 2 to the meeting to use as a reference. Have students take notes describing examples of the behaviors discussed in Supplement 2. Have students prepare brief reports summarizing the roles that were observed during the meeting.

Objective 5

- View *Self Esteem: My Awareness*, a video that reviews the characteristics of healthy esteem, explores physical and emotional abilities awareness, and explains the benefits of focusing on personal strengths.

- Have students collect magazine pictures of individuals. Place the collection of pictures on poster boards, and show the pictures to the class. Instruct the students to write down words that describe the images created by the different people depicted in the pictures. Discuss the results with the class.

- Encourage FHA/HERO members to participate in the *Power of One* program for individual leadership action and recognition.

Objective 6

- Write selected quotations on the chalkboard to help students focus on the different leadership styles.

EXAMPLES: "The ultimate leader is one who is willing to develop people to the point that they eventually surpass him or her in knowledge and ability."
Fred A. Manske, Jr.

"Outstanding leaders appeal to the hearts of their followers—not their minds."
Author Unknown

"Leadership is action, not position."
Donald H. McGannon

"A leader is best when people barely know he exists...when his work is done, his aim fulfilled, they will say, 'We did this ourselves.'"
Lao-tzu

"It is not fair to ask of others what you are not willing to do yourself."
Eleanor Roosevelt

"A great leader never sets himself above his followers except in carrying responsibilities."
Jules Ormont

Quotes used with permission of Leadership Education and Development, Inc., 1989, Columbia, Tennessee.

- Have students view Transparency Master 1, "Leadership Styles."

- Use *Leadership is an Art* as an additional resource for discussing leadership styles.

- Have students role play leadership styles and then discuss the differences.

- Have each student identify one school leader or one community leader. Ask students to list characteristics the identified leaders possess. Based on these characteristics, have students decide which styles the leaders demonstrate. Ask students to justify their decisions.

Objective 7

- Arrange for a study tour of city hall to observe city government at work.
- Encourage students to participate in a volunteer activity or project for a community service agency. Volunteering could be considered an individual, class, or FHA/HERO activity.
- Invite a state representative or senator to visit the class and discuss ways students can demonstrate leadership roles in government.
- Encourage students to display leadership skills by participating in activities that conserve the environment.

  EXAMPLE: Helping in school recycling programs for aluminum cans and paper goods

Objective 8

- Use the *Handbook for Youth-Centered Leadership* to provide information about opportunities for leadership offered through FHA/HERO.
- Have each student select a local organization and find out who the organization's leaders are. Instruct students to investigate the leadership structure of the selected organizations.
- Invite a representative from the local Chamber of Commerce to visit the class and present information about local organizations and clubs that offer memberships to teenagers.
- Sponsor a "School Groups Awareness Week." Invite one representative from each school group to visit the class and provide information about his or her group.

Objective 9

- Review the planning process steps.
- Display Transparency Master 2, "Plans for Action."
- Have students complete Activity Sheet 2, "Lifeboat," a group exercise in problem solving.
- Stress the value of using parliamentary procedure when providing constructive feedback to others during an organizational meeting.

- Lead a discussion concerning the need for a sense of humor when dealing with problems or obstacles.

- Lead a discussion concerning ways to identify workable problem-solving ideas. Explain that brainstorming is a technique that requires group members to generate ideas without stopping to discuss and criticize the ideas as they are being presented. Use of a buzz group is a second technique. This method involves dividing the large group into several small, or buzz groups. Each buzz group considers a designated question or problem and then reports its conclusions to the entire membership.

APPLICATION

Objective 10

- If not assigned earlier, have students complete Assignment Sheet 1.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate the students on assignment sheet activity if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Peak Performance*
- *Self-Esteem: My Awareness*

  NOTE: These videos are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these videos from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers may obtain information on ordering *Peak Performance* from Ready Reference Press, Post Office Box 5249, Santa Monica, California 90405, phone 800-424-5627. *Self-Esteem: My Awareness* is available from RMI Media Productions, Inc., 120 West 72nd Street, Kansas City, Missouri 64114, phone 800-821-5480.

Computer Software

- *Eti-Quiz*

  NOTE: This Apple software program may be purchased from The Learning Seed Company, 330 Telser Road, Lake Zurich, Illinois 60047, phone 800-634-4941.

Publications

- DePree, Max. *Leadership is an Art.* New York: Doubleday, 1989.

  NOTE: Ordering and cost information for this book may be obtained from Doubleday, 666 Fifth Avenue, New York, New York 10103, phone 800-223-6834.

- *FHA/HERO: Learn, Grow, Become.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1988.

  NOTE: Ordering and cost information for this guide may be obtained from Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may call 800-654-4502.

- Gardner, John W. "Leadership and the Future." *The Futurist*, May-June 1990, pp. 9-12.

  NOTE: This article discusses the ways leaders help people believe in themselves and in the possibilities of the future.

- *Handbook for Youth-Centered Leadership*. Reston, Virginia: Future Homemakers of America, Inc., 1982.

- Lundin, Stephen C. and Lynne C. Lancaster. "Beyond Leadership: The Importance of Followership." *The Futurist*, May-June 1990, pp. 18-22.

  NOTE: This article discusses the important roles followers play in an organization.

- Nanus, Burt. "Futures—Creative Leadership." *The Futurist*, May-June 1990, pp. 13-17.

  NOTE: This article discusses the need for leaders to adapt to the changing technologies of the future.

- Osborn, Marilyn M. *Power of One*. Reston, Virginia: Future Homemakers of America, Inc., n.d.

- *Student Body*. Reston, Virginia: Future Homemakers of America, Inc., 1990.

  NOTE: Future Homemakers of America publications and cost information may be obtained from Future Homemakers of America, Inc., 1910 Association Drive, Reston, Virginia 22091, phone 800-234-4425.

UNIT REFERENCES

- Abendroth, Ruth B. *Changes & Choices*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1986.

- Benson, Ann. *Home Economics II: Basic Core*. Revised by Debbie Truitt. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1980.

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- Harrison, Frederick C. (compiled by). *Spirit of Leadership*. Germantown, Tennessee: Leadership Education and Development, Inc., 1989.

- Hersey, Paul. *The Situational Leader*. New York: Warner Books, Inc., 1984.

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- *Oklahoma Association of Student Councils Basic Leadership Workshop: Make a Change.* Oklahoma City, Oklahoma: Oklahoma Association of Student Councils, n.d.

- *Oklahoma Future Homemakers of America: Adviser Handbook.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Home Economics Education Division, 1988.

- Thompson, Patricia J.; Judy Annette Jax; and Janet D. Kiser. *Resources for Living.* St. Paul, Minnesota: EMC Publishing, 1990.

- Wilson, Gerald L. and Michael S. Hanna. *Groups In Context.* New York: Random House, Inc., 1986.

THE LEADER'S EDGE

OBJECTIVE 1

Match terms associated with leadership to their correct definitions.

- **Consensus**—Group members agree
- **Leader**—Person who takes the responsibility of directing others toward a common goal
- **Leadership style**—Leader's method of accomplishing goals, as perceived by the followers
- **Mentor**—Person who helps another person develop his or her leadership potential by supporting, listening, and advising
- **Motivation**—Having the need or desire to perform a certain action
- **Problem solving**—Process used by a group to find a solution to a problem or obstacle

OBJECTIVE 2

Discuss the importance of becoming a leader in various settings.

Society needs leaders in schools, businesses, community and civic organizations, and all levels of government. Therefore, developing leadership skills and practicing the skills in various groups and organizations will enable a person to reach new heights and goals in society. Becoming a leader can be helpful at home, school, work, or in the community in the following ways:

- **Home**—Becoming a leader enhances family relationships by creating respect for others and developing effective communication skills.
- **School**—Becoming a school leader gives students opportunities to assume leadership roles while exploring different areas of interest. Leadership roles can also help students develop problem-solving and decision-making skills.
- **Work**—Becoming a leader at work teaches responsibility and builds the necessary self-confidence to tackle difficult tasks.
- **Community**—Becoming a leader in the local community creates an awareness of career opportunities and encourages community service work.

OBJECTIVE 3 **Select from a list desirable characteristics of a leader.**

Leadership characteristics may be exhibited in different ways and to varying degrees, but everyone possesses one or several of them. These characteristics can be developed into leadership skills. Typical characteristics of leaders include the following:

- Creative
- Enthusiastic
- Flexible
- Inspirational
- Optimistic
- Organized
- Self-confident
- Skillful at communicating
- Understanding of others
- Well-informed

OBJECTIVE 4 **Complete sentences which describe desirable characteristics of a follower.**

To be successful, an organization needs to have members who support and cooperate with the leaders. Desirable characteristics of a follower include:

- Contributes time, **talents**, and ideas to the group
- **Cooperates** with other group members
- Displays **enthusiasm**
- Learns the **history** and **significance** of the organization
- Makes sound decisions through **teamwork**

OBJECTIVE 5

List steps in becoming a leader.

Leaders are made, not born. Leadership involves acquiring learnable skills and applying the skills in everyday life. Becoming a leader takes work, but the benefits are worth the effort. The steps in becoming a leader include the following:

- **Become a follower first**—Learn to help others reach their goals.
- **Develop a healthy self-concept**—Strive to reach personal dreams and goals.

  NOTE: It is important to accept oneself, including one's personal strengths and weaknesses.
- **Learn by doing**—Gain knowledge from both successful and unsuccessful experiences.
- **Make a good first impression**—Present a desirable appearance.

  NOTE: Impressions are derived from verbal and nonverbal messages that include a person's clothes, accessories, makeup, hair, grooming, posture, facial expressions, gestures, mannerisms, and voice quality and tone.
- **Receive education and training**—Participate in leadership training opportunities.
- **Seek advice and support**—Gain valuable knowledge from mentors, advisors, bosses, and peers.

OBJECTIVE 6

Distinguish among leadership styles.

Leadership styles vary depending on how much emphasis is placed on accomplishing the task and fostering interpersonal relationships. Successful leaders use aspects from each of the different leadership styles. This ability to adapt to unique situations or circumstances is an important leadership skill. Four leadership styles include:

NOTE: The success of each style depends on the leader's abilities, the situation, and the followers' motivations.

- Telling
  - Gives directions for the what, when, where, and how
  - Assigns roles to group members
  - Relies upon personal judgment
- Selling
  - Makes decisions without consulting the group
  - Persuades by providing the "why" for action
  - Provides guidance and direction
- Participating
  - Allows members to express opinions
  - Makes decisions by group consensus
  - Encourages members to join leader in providing guidance and direction
- Delegating
  - Provides outlines for projects
  - Encourages group members to handle projects independently
  - Provides help as necessary

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OBJECTIVE 7

Select from a list ways to demonstrate leadership.

It is important for every group or organization to have members that are capable of demonstrating leadership. There are several general ways to demonstrate leadership skills in a group. Leadership may be demonstrated in the following ways:

- Abiding by the rules
- Carrying out assigned responsibilities
- Cooperating with other group members
- Displaying common courtesies

  EXAMPLES: Waiting one's turn in line, allowing a person to speak without interrupting

- Respecting other's property
- Showing respect for parents, teachers, other adults, and friends
- Volunteering to serve on projects

OBJECTIVE 8

List opportunities for demonstrating leadership skills.

Teenagers have many opportunities to serve as leaders and learn leadership skills. Typically, leaders are needed in a wide range of community, home, school, and work groups. To gain leadership skills, a student needs to take advantage of leadership opportunities.

NOTE: Some of the groups listed on the following page may be found in more than one area (community, home, school, and work).

COMMUNITY

- Athletic groups

  EXAMPLES: Riding club, ski club, baseball league

- Charitable organizations

  EXAMPLES: United Way, Red Cross

- Civic/service organizations

  EXAMPLES: 4-H clubs, Boy Scouts of America, Girl Scouts, Camp Fire, Big Brothers-Big Sisters, Students Against Driving Drunk

- Political organizations

  EXAMPLES: Young Democrats, Young Republicans

- Religious groups

  EXAMPLES: Youth groups, boards, committees

HOME

- Family communications

  EXAMPLES: Helping set family goals, saying positive things about family, accepting family members, talking openly with family members

- Family relationships

  EXAMPLES: Spending time with grandparents or other relatives, participating in family leisure activities

- Family responsibilities

  EXAMPLES: Taking care of one's own clothes and room, helping with household tasks, caring for younger brothers and sisters, following parental rules

SCHOOL

- Academic groups

  EXAMPLES: Spanish club, debate team

- Athletic groups

  EXAMPLES: Football team, swimming team, volleyball team

- School project groups

  EXAMPLES: Recycling committee, prom committee, homecoming committee, awards assembly committee

- Spirit organizations

  EXAMPLES: Cheerleaders, band, drill team

- Student government

  EXAMPLES: Student council, class officer

- Vocational student organizations

  EXAMPLES:
  - Future Homemakers of America/Home Economics Related Occupations (FHA/HERO)
  - Business Professionals of America
  - Distributive Education Clubs of America (DECA)
  - National FFA Organization (FFA)
  - Future Business Leaders of America-Phi Beta Lambda (FBLA-PBL)
  - Health Occupation Students of America (HOSA)
  - Technology Student Association (TSA)
  - Vocational Industrial Clubs of America (VICA)

WORK

- Committees

  EXAMPLES: Recognition, holiday parties, public relations

- Professional organizations

  EXAMPLES: Trade union, employee's association

OBJECTIVE 9

List in order the planning process steps.

Every group occasionally has problems. Effective leaders must have the ability to help the group creatively solve these problems. Having a planning process to follow for problem solving will help ensure that the leader is helping the group meet its goals. The planning process includes the following:

1. Identify concerns.

   NOTE: Brainstorm to get ideas of possible concerns or problems. Once a problem has been identified and stated, choose a workable idea that will help solve the problem.

2. Set goals.

   NOTE: Get a clear mental picture of the desired accomplishment and write this down as the group goal. Considering available resources, make sure the goal can be achieved and evaluated.

3. Form a plan.

   NOTE: Decide how the goal will be reached. List the abilities, skills, and knowledge needed to achieve the goal, and determine available resources to help in its achievement. Make a timetable to illustrate progress, keeping in mind barriers to progress. Finally, decide how to recognize accomplishments.

4. Act.

   NOTE: Carry out the group plan using resources when needed.

5. Follow up.

   NOTE: Determine if the goal was met, and list ways to improve planning in the future. Remember to share accomplishments with others.

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GUIDELINES FOR MAKING INTRODUCTIONS

Learning the correct way to make introductions is an important leadership skill. It involves taking the initiative and making people feel at ease.

When introducing oneself to others . . .

- Introduce yourself promptly, giving first and last names.
- Speak slowly and distinctly.
- Give the other person some personal information so that he or she may talk easily with you.
- If needed, repeat your name during later conversation so it may be remembered correctly.

When introducing others . . .

NOTE: Speak slowly and distinctly, and mention something about the person being introduced, so others can speak more easily with him or her and remember the name.

- Introduce a man to a woman.

  NOTE: When introducing ministers or men of special distinction or importance, introduce the man first.

  EXAMPLES: **Informal**

  "Winona, I'd like you to meet Cody Graham."

  Formal

  "Mrs. Baker, may I introduce Mr. Reginald Davies?"

  Man of distinction

  "Bishop Thomasen, may I present my sister, Miss Hardin?"

- Introduce a young person to an older one.
- Introduce subordinates to superiors.

EXAMPLE: "John, I'd like to introduce you to Ms. Jennifer Jennings. She is the general manager of the retail outlet."

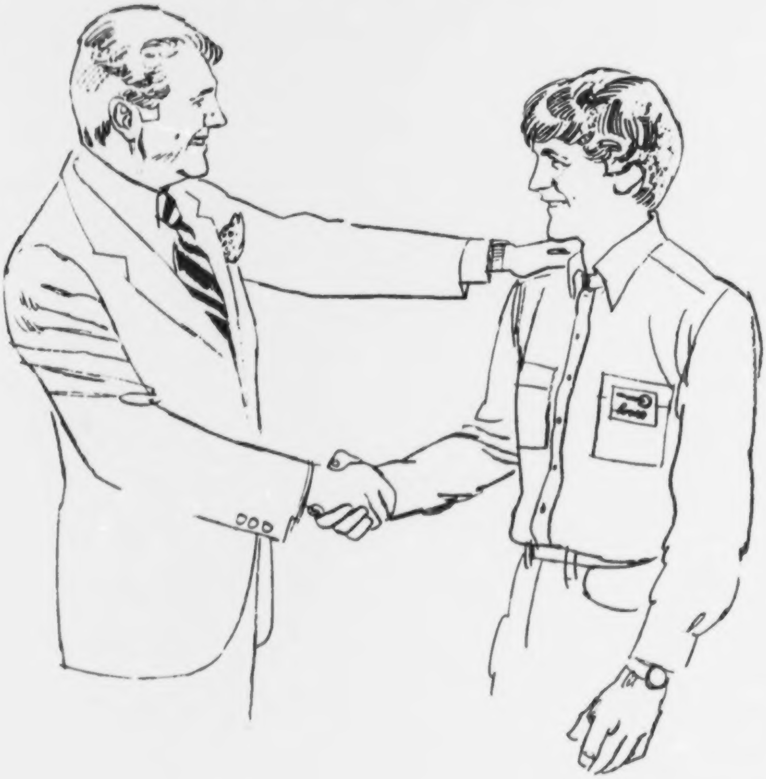
- Introduce friends, both male and female, to your family.

EXAMPLE: "Stephanie, have you met my father?"

- Introduce a newcomer first and then the group members.

NOTE: If the group is large, introduce the newcomer to a few nearby guests who should see that other introductions are made later.

EXAMPLE: "I'd like to introduce Don Rogers. Don, this is Henry Barrera, Patty Carter, Katie Purswell, and Bill Weathers."



GROUP ROLES

Group members, including the leaders, have certain responsibilities that must be undertaken to ensure that the group's tasks are accomplished. Effective group participation involves the group's ability to strike a balance between task achievement and satisfaction of members' needs. There are three categories of roles found in groups. **Task roles** involve the behaviors necessary to accomplish the group's tasks and goals. **Maintenance roles** involve functions associated with building positive interpersonal relationships within the group. **Nonfunctional roles** are those behaviors that interfere with group productivity.

TASK ROLES

- **Coordinator**—Explains the relationships among information, ideas, and opinions
- **Elaborator**—Expands the ideas of others by offering examples, illustrations, and explanations
- **Energizer**—Spurs the group to action
- **Information giver**—Supplies experience-based facts that are important to group tasks
- **Information seeker**—Asks for additional explanation of the facts provided
- **Initiator**—Contributes new ideas and solutions
- **Opinion giver**—States personal beliefs
- **Opinion seeker**—Asks for additional explanations of the opinions provided
- **Recorder**—Writes down suggestions and decisions made by the group
- **Summarizer**—Reviews what has taken place, tries to bring group back to central issues, and outlines direction group is heading

MAINTENANCE ROLES

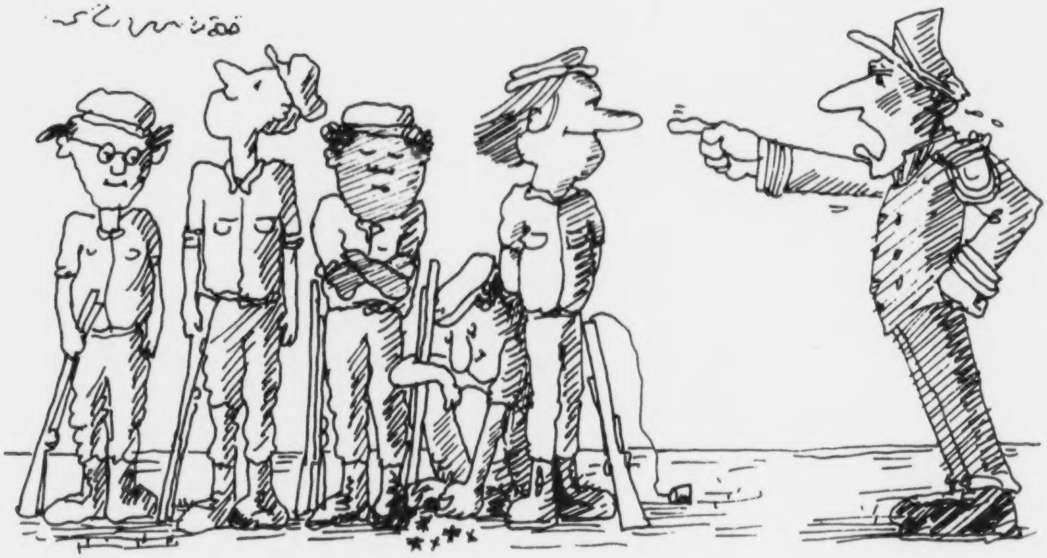
- **Compromiser**—Offers to reevaluate personal position when in conflict with others
- **Encourager**—Praises, agrees with others' ideas, and provides a supportive and friendly atmosphere
- **Follower**—Accepts others' ideas and goes along with the group's progress more as an observer
- **Gatekeeper**—Keeps communication flowing by including silent members and tactfully limiting negative role members or communication dominators
- **Harmonizer**—Reconciles others' differences
- **Tension reliever**—Reduces formality of the atmosphere to relax members

NONFUNCTIONAL ROLES

- **Aggressor**—Insults and criticizes others
- **Blocker**—Rejects ideas and refuses to cooperate
- **Confessor**—Uses the group to work out personal problems
- **Deserter**—Withdraws from group by daydreaming, engaging in side conversations, or discussing irrelevant subjects
- **Dominator**—Monopolizes the group's time
- **Joker**—Distracts group members by inappropriate joking or horseplay
- **Recognition seeker**—Attempts to gain attention by boasting or relating irrelevant personal experiences

TM 1

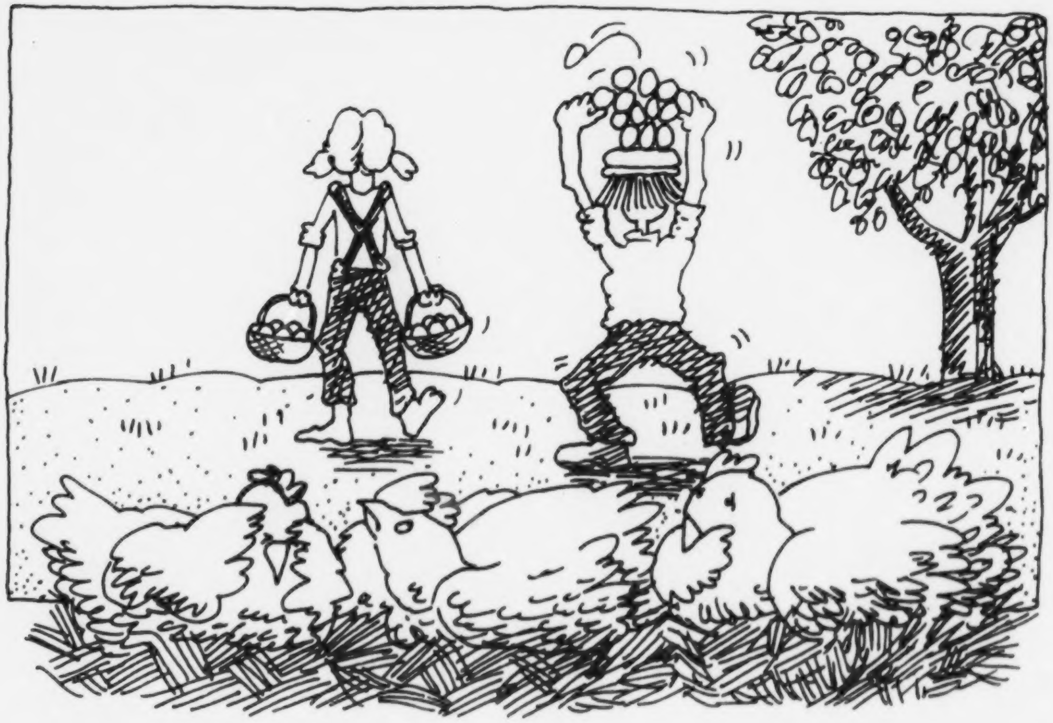
LEADERSHIP STYLES



Some leadership styles do not match the situation.

From Fiedler, Fred E. et al. *Improving Leadership Effectiveness: The Leader Match Concept*, 1977. Reprinted by permission of John Wiley & Sons, Inc.

PLANS FOR ACTION



There are some ways which are clearly recognized as better than others for performing certain tasks.

From Fiedler, Fred E. et al. *Improving Leadership Effectiveness: The Leader Match Concept*, 1977. Reprinted by permission of John Wiley & Sons, Inc.

ACTIVITY SHEET 1 | **THE LEADER'S EDGE** | **A I**

NAME ______________________________

LEADERSHIP ANALYSIS

INTRODUCTION

Leaders tend to exhibit certain personality characteristics. The self-evaluation below will provide insights into personal leadership strengths and weaknesses.

DIRECTIONS

For each statement in Part I, place an "X" in the column that best expresses your feelings about the statement. In Part II, answer the questions to help determine areas that require practice and work.

Job Acquisition/ Development Skills

- Develop effective leadership
- Develop good work habits/ attitudes

General Relating Skills

- Apply information to life experiences

Teamwork/ Cooperative Skills

- Apply appropriate behavior
- Identify values/ attitudes

Part I

	Need to learn	Need to improve	Can do well
1. I can make decisions confidently.	_____	_____	_____
2. I can set clear goals.	_____	_____	_____
3. I am well groomed.	_____	_____	_____
4. I can effectively communicate instructions to others.	_____	_____	_____
5. I show genuine enthusiasm.	_____	_____	_____
6. I can accept constructive criticism.	_____	_____	_____
7. I can motivate others to perform tasks.	_____	_____	_____
8. I am dependable at all times.	_____	_____	_____
9. I am flexible.	_____	_____	_____
10. I enjoy meeting new people.	_____	_____	_____
11. I feel good about myself.	_____	_____	_____

	Need to learn	**Need to improve**	**Can do well**
12. I offer encouragement to others.	______	______	______
13. I can delegate jobs to others.	______	______	______
14. I respect others' opinions.	______	______	______
15. I make an effort to arrive on time.	______	______	______
16. I have the courage to face problems.	______	______	______
17. I can admit my mistakes.	______	______	______
18. I can accept compliments, honors, and advancements graciously.	______	______	______
19. I am a good listener.	______	______	______
20. I am honest with myself and others.	______	______	______
21. I have the determination to keep trying until a task is successfully completed.	______	______	______
22. I can provide constructive criticism tactfully.	______	______	______
23. I have group pride.	______	______	______
24. I can confidently perform public speaking.	______	______	______
25. I enjoy working with people.	______	______	______

Part II

26. What are your leadership strengths?

____

____

____

____

27. What are your leadership weaknesses?

28. How can your leadership skills be improved?

NAME ______________________________

LIFEBOAT

INTRODUCTION

"Lifeboat" is an exercise in group problem solving. This simulated exercise is designed to give students an opportunity to participate in the problem-solving process and gain valuable insights into how groups function.

DIRECTIONS

The class should divide into groups of six or seven students. Groups should read the "Whom to Choose" situation below. The group must decide by consensus who will survive from the passenger list. After completing the group exercise, answer the questions that follow.

"Whom to Choose"

The S.S. Oceanliner has just hit an iceberg and will sink in 15 minutes. All but one lifeboat is distributed. For this last lifeboat, the group must select six people from the list of 15 to survive. These six people will be the only survivors of the group of 15 people.

After six survivors are selected, the next task is the allocation of available resources. The lifeboat contains enough food and water for five days. The rescue will not occur before five days and may take as long as two weeks. Food and supplies must be rationed assuming a 14-day lifeboat stay is required.

- Apply problem-solving model
- Predict outcomes
- Transfer knowledge to new situations
- Draw conclusions

Teamwork/ Cooperative Skills

- Apply group dynamics
- Identify values/ attitudes
- Present point of view
- Resolve conflicts

Passenger List

- All-sports Olympic athlete; 23 years old
- Blind comedian; 20 years old
- Doctor; 35 years old
- Famous author; 51 years old
- Farmer; 65 years old
- Girl; 7 years old
- High school student; 17 years old
- Hollywood movie starlet; 30 years old
- Home economist; 27 years old; 7 months pregnant
- Minister; 59 years old
- National news reporter; 56 years old
- Nun; 43 years old
- Policeperson; 40 years old
- Salesperson; 37 years old
- Teacher; 39 years old

1. Which six people should survive?

   a. ____________________

   b. ____________________

   c. ____________________

   d. ____________________

   e. ____________________

   f. ____________________

2. How will food and supplies be rationed in case of a 14-day lifeboat stay?

3. How was the problem-solving process implemented in the group?

   NOTE: Refer to Objective 9 in the information sheets for assistance in responding to this question.

4. Did a leader of the group emerge during the exercise? Was the person leading the group designated as the leader? Was the leadership of the group shared by several students?

5. Describe the leadership style used to solve the problems.

   NOTE: Refer to Objective 6 in the information sheets for a description of the leadership styles.

6. What group roles emerged during the exercise?

NOTE: Refer to Supplement 2 for assistance in responding to this question.

ASSIGNMENT SHEET 1

THE LEADER'S EDGE

NAME ______________________________ SCORE ________

OBJECTIVE 10

Interview a school or community leader.

INTRODUCTION

The best way to learn about someone is to personally visit with him or her. Getting to know a recognized leader is a good opportunity to expand one's knowledge of leadership skills and styles.

DIRECTIONS

Arrange to interview a leader in your school or community. Ask the following questions and record the leader's answers in the spaces provided.

Interactive Communication Skills

- Apply questioning techniques
- Conduct interviews

Listening Skills

- Apply active listening skills
- Draw conclusions/ make generalizations

Part I

Leadership role held ______________________________

Organization ______________________________

1. How long have you served in a leadership role?

____

____

____

2. How did you obtain this leadership role?

____

____

____

3. What are the advantages and disadvantages of serving in a leadership role?

____

____

____

____

4. What responsibilities accompany your leadership position?

5. What are the personal and professional benefits of serving in this leadership position?

6. To what do you attribute your leadership ability?

   EXAMPLES: Inborn, learned through formal training, personal experiences

7. Do you hold regularly scheduled meetings with the members in your organization?

   a. If yes, what is the schedule?

   b. If no, explain why.

8. How do you conduct the meetings?

9. How are group decisions reached during the meetings?

10. Do you welcome suggestions or ideas from group members? Support your response with an example.

11. How are committees formed in your organization and how are the committees monitored?

12. How do you handle problems that arise in your organization?

13. How do you prepare for organizational meetings?

14. Describe your leadership style.

____

____

____

Part II

After completing the interview, answer the following questions and give explanations for your answers.

1. What did you learn from the leader you interviewed?

____

____

____

2. Did this interview change your view of leadership roles?

____

____

____

3. Do you agree or disagree with the interviewee's self-assessment in response to Part I, Question 14? Explain your response.

   NOTE: Refer to Objective 6 in the information sheets for a description of leadership styles.

____

____

____

____

ASSIGNMENT ANSWERS

THE LEADER'S EDGE

A I

ASSIGNMENT SHEET 1

Answers will vary. The following is provided as an *example* of possible responses.

Part I

Leadership role held—President of the Board

Organization—United Way

1. Two years
2. Elected by board members
3. Advantages: Opportunities to serve the local community, prestige, gaining leadership experience that will enhance career opportunities

   Disadvantages: Hectic schedule, stress related to making decisions
4. Directing the group's activities, representing the board, planning and preparing for the board meetings, delegating responsibilities, checking committee reports, presiding over board meetings, following through on recommendations and actions taken during meetings
5. Gaining honor in my community, meeting dedicated individuals, participating in networking that will help further my career
6. I developed leadership skills by participating in vocational organizations in high school.
7. Yes, the board meets the first Monday of every month.
8. I use parliamentary procedure during the meetings. I follow a prepared agenda that all members have received prior to the meeting. I lead the discussions that occur during the meeting.
9. By a majority vote
10. Yes, I appreciate and encourage any input from members. During every meeting, I respond to suggestions placed in a suggestion box.
11. I appoint the committees.
12. I present two possible solutions to the group and let the group decide by majority vote.

13. I prepare the agenda a week before the meeting and then review the officers' reports from the last meeting.

14. I give the overall direction to the group, but allow the members to participate in the group's leadership by serving on committees and voting on decisions.

Part II

1. Leadership is a very demanding role, but has many benefits and rewards.

2. Yes, I now see that being an effective leader depends largely on how the followers are involved in the organization.

3. I do agree with the interviewee's response. I would classify this style as a "Selling" style. It involves directing the followers and making some decisions without the group's input (agendas and options for problem-solving solutions), but involves the members in the leadership process through committees.

WRITTEN TEST

THE LEADER'S EDGE

A I

NAME ______________________________ SCORE ________

OBJECTIVE 1

Match terms associated with leadership to their correct definitions. Write the correct letters in the blanks.

____ 1. Having the need or desire to perform a certain action

____ 2. Person who takes the responsibility of directing others toward a common goal

____ 3. Process used by a group to find a solution to a problem or obstacle

____ 4. Group members agree

____ 5. Person who helps another person develop his or her leadership potential by supporting, listening, and advising

____ 6. Leader's method of accomplishing goals, as perceived by the followers

a. Agenda

b. Cohesiveness

c. Consensus

d. Evaluator

e. Guided participation

f. Hero

g. Influence

h. Leader

i. Leadership style

j. Mentor

k. Modeling

l. Motivation

m. Nonverbal messages

n. Observations

o. Participation

p. Problem solving

q. Strategy

OBJECTIVE 2

Discuss the importance of becoming a leader in various settings.

OBJECTIVE 3

Select from the following list desirable characteristics of a leader. Write an "X" in the blank before each correct answer.

___ 1. Inspirational
___ 2. Shy
___ 3. Boastful
___ 4. Skillful at communicating
___ 5. Unorganized
___ 6. Pessimistic
___ 7. Creative
___ 8. Hostile
___ 9. Unassertive
___ 10. Organized
___ 11. Insecure
___ 12. Optimistic
___ 13. Insincere
___ 14. Indifferent
___ 15. Flexible
___ 16. Self-confident

___ 17. Critical of others

___ 18. Enthusiastic

___ 19. Well-informed

___ 20. Understanding of others

OBJECTIVE 4

Complete sentences which describe desirable characteristics of a follower. Write the correct answers in the blanks.

1. A follower displays______________ .
2. A follower ______________ with other group members.
3. A follower makes sound decisions through ______________ .
4. A follower contributes time,______________ , and ideas to the group.
5. A follower learns the ______________ and______________ of the organization.

OBJECTIVE 5

List five steps in becoming a leader.

____

____

____

____

____

OBJECTIVE 6

Distinguish among leadership styles. Write the correct letters in the blanks. Answers will be used more than once.

____1. Makes decisions by group consensus
____2. Provides help as necessary
____3. Gives directions for the what, when, where, and how
____4. Makes decisions without consulting the group
____5. Provides outlines for projects
____6. Encourages members to join leader in providing guidance and direction
____7. Relies upon personal judgment
____8. Provides guidance and direction
____9. Persuades by providing the "why" for action
___10. Assigns roles to group members
___11. Encourages group members to handle projects independently
___12. Allows members to express opinions

a. Telling
b. Selling
c. Participating
d. Delegating

OBJECTIVE 7

Select from the following list ways to demonstrate leadership. Write an "X" in the blank before each correct answer.

____ 1. Delegating personal responsibilities
____ 2. Supervising every activity closely
____ 3. Respecting other's property
____ 4. Dominating discussions
____ 5. Abiding by the rules
____ 6. Cooperating with other group members
____ 7. Ignoring foolish ideas
____ 8. Volunteering to serve on projects
____ 9. Carrying out assigned responsibilities
___ 10. Having group members do all the work
___ 11. Displaying common courtesies
___ 12. Showing respect for parents, teachers, other adults, and friends

OBJECTIVE 8

List opportunities for demonstrating leadership skills. List two opportunities in each of the following areas.

COMMUNITY

____

____

HOME

____

____

SCHOOL

____

____

WORK

____

____

OBJECTIVE 9

List in order the planning process steps.

1.______________________________
2.______________________________
3.______________________________
4.______________________________
5.______________________________

NOTICE

The following assignment sheet is not part of the written test. If this assignment has not been completed, check with the instructor.

OBJECTIVE 10

Interview a school or community leader. SCORE ________

WRITTEN TEST ANSWERS

THE LEADER'S EDGE

A I

OBJECTIVE 1

1. l
2. h
3. p
4. c
5. j
6. i

OBJECTIVE 2

Answer should include the following discussion:

- **Home**—Becoming a leader enhances family relationships by creating respect for others and developing effective communication skills.

- **School**—Becoming a school leader gives students opportunities to assume leadership roles while exploring different areas of interest. Leadership roles can also help students develop problem-solving and decision-making skills.

- **Work**—Becoming a leader at work teaches responsibility and builds the necessary self-confidence to tackle difficult tasks.

- **Community**—Becoming a leader in the local community creates an awareness of career opportunities and encourages community service work.

OBJECTIVE 3

1, 4, 7, 10, 12, 15, 16, 18, 19, 20

OBJECTIVE 4

1. enthusiasm
2. cooperates
3. teamwork
4. talents
5. history, significance

OBJECTIVE 5

Answer should include any five of the following:

- Become a follower first
- Develop a healthy self-concept
- Learn by doing
- Make a good first impression
- Receive education and training
- Seek advice and support

OBJECTIVE 6

1. c
2. d
3. a
4. b
5. d
6. c
7. a
8. b
9. b
10. a
11. d
12. c

OBJECTIVE 7

3, 5, 6, 8, 9, 11, 12

OBJECTIVE 8

Answer should include two of each of the following:

COMMUNITY

- Athletic groups
- Charitable organizations
- Civic/service organizations
- Political organizations
- Religious groups

HOME

- Family communications
- Family relationships
- Family responsibilities

SCHOOL

- Academic groups
- Athletic groups
- School project groups
- Spirit organizations
- Student government
- Vocational student organizations

WORK

- Committees
- Professional organizations

OBJECTIVE 9 Answer should include the following:

1. Identify concerns.
2. Set goals.
3. Form a plan.
4. Act.
5. Follow up.

OBJECTIVE 10 Refer to answers to Assignment Sheet 1.

OBJECTIVE SHEET

WELCOME TO THE REAL WORLD

B I

INTRODUCTION

Once a person leaves school, he or she enters what many people call *the "real" world.* In the "real" world, a person faces the challenges of living on his or her own. One of the biggest challenges of living in the "real" world is finding a career. A career allows a person to earn the money needed to live independently—to pay for clothing, housing, food, other needs, and wants. Another challenge of living in the "real" world is finding a *satisfying* career. Finding a satisfying career is important because a person may spend thousands of hours working at that career. For example, a person who is employed 40 hours a week, 49 weeks out of the year from age 20 to 65 will work 88,200 hours—the equivalent of working 24 hours a day for more than 10 years. Most people would rather work 88,200 hours at a career they enjoy and find worthwhile than at a job that does not suit them. This unit presents skills for tackling the "real" world challenge of finding and obtaining a satisfying career.

UNIT OBJECTIVE

After completing this unit, the student should be able to describe and use skills for finding and obtaining a career. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with obtaining a career to their correct definitions.
2. List steps in making a job-seeking plan.
3. Select from a list steps in preparing for a job interview.
4. List ways to prepare appearance for a job interview.
5. Select from a list proper interviewing practices.
6. List factors to consider when evaluating a job.
7. Obtain employment information from classified advertisements. (Assignment Sheet 1)
8. Evaluate interview situations. (Assignment Sheet 2)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss career planning.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Arrange for the use of all computer and audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Explain to students that the more people know about obtaining jobs and establishing careers, the better they will be able to find and obtain careers they will enjoy. Information in this unit should help students begin the task of finding meaningful jobs and careers.

- Discuss terms and definitions used in this unit.

Objective 2

- Explain to students that obtaining the most satisfying and suitable job and career requires self-evaluation and planning.

- Conduct a values auction to help students determine what their most important personal- and job-related values are. Use Handout 1, "Values Auction," and the following instructions to hold the auction:

  Preparation

  - Rearrange the order of the values listed on Handout 1. Use this new list as the teacher's auction guide.

  - Give students copies of Handout 1.

Activity

- Introduce the activity by telling students they have come to a new world in which they have only $5,000. They must use the $5,000 to buy values by which they want to live. At least $1,500 must be budgeted for personal-related values and $1,500 for job-related values. They can budget the remaining $2,000 on any values they want. All of the money should be budgeted. Have them record their amounts in the first column of Handout 1. Give them about 10 minutes to plan how they will spend their money.
- Review the directions given on Handout 1.
- Auction off the values in random order.
- Keep track of the amount each person bid to ensure there are no fund overexpenditures.

Discussion

Ask students the following questions:

- Did you obtain the items for which you budgeted?
- Did you budget more for personal- or job-related values?
- Are you satisfied with the list of items that you have?
- How do you feel about those items that you wanted but did not obtain?
- What would you change if you were to do this activity again?

Activity used with permission of New Jersey State Department of Education, Division of Vocational Education.

- To help students determine what kinds of careers they might like, have them complete self-evaluations. To do this, have students:
    - Complete Activity Sheets 1 through 5 ("Life-style Questionnaire," "Values and Goals That Relate to Career Selection," "Charting Personal Interests," "A to Z: Inventory of Aptitudes and Skill Levels," and "Work Expectations").
    - Use Handout 2, "Personality Types," to help students evaluate their personality types.
    - Fill out Handout 3, "This Is Who I Am!" using what they learned from Activity Sheets 1 through 5 and Handouts 1 and 2.
    - Investigate a career using Activity Sheet 6, "Career Exploration." The career each student explores should be one that fits that student's desired life-style, values, goals, interests, aptitudes, abilities, work expectations, and personality. To complete this activity, students will need to use *Occupational Outlook Handbook*.
- Use the publication *Help Yourself Find a Job and Get Ahead* to help students learn how to plan a job search.
- Use the publication *How Do I Get a Job?* to help students learn how to present themselves to prospective employers.
- Use the fact sheet *Skills for Employment: The Job Search* to help students determine job parameters and discover ways to find job openings.
- Show the videos *Directing Your Successful Job Search* and/or *How Do I Find a Job?*

  NOTE: These videos show how to organize a job search and find job openings.
- Use the fact sheet *Skills for Employment: Assessing Job Skills* to help students determine their job skills.
- Have students use *Oklahoma Career Search* to identify careers that match their interests.

  NOTE: *Oklahoma Career Search* is a career information system that includes files on careers, postsecondary schools, college majors, the military, school subjects, apprenticeships, and Oklahoma vocational-technical schools.

- Hold a career day to help students learn how to obtain employment. Invite prospective employers to visit the class and present information on available jobs and careers, salaries, and required skills.

- Invite guidance counselors, school administrators, and employment service personnel to tell the class about job-search services.

- Have students complete Assignment Sheet 1 on obtaining employment information from classified advertisements.

- Use the fact sheet *Skills for Employment: The Job Application* to teach students how to fill out job application forms.

- Show the video *The Application.*

  NOTE: This video shows the proper way to complete a job application form.

- Have students use the computer program *Job Readiness.*

  NOTE: This computer program teaches users how to prepare resumes and job applications and prepare for a job interview.

- Show the video *Learning by Experience.*

  NOTE: This video explains how an applicant can improve his or her chances of being offered a job.

- Refer to the curriculum guides *Adult and Family Living* and *Home Economics I* for more information on careers.

  NOTE: These two guides contain information and activities on preparing resumes, completing job applications, and writing follow-up letters and letters of application and resignation.

Objective 3

- Use the fact sheet *Skills for Employment: The Job Interview* and/or the publication *Read This Before the Interview* to help students learn how to prepare for job interviews.

- Have students write and role-play how to arrange a job interview by telephone. Refer students to Supplements 1 through 5 ("Using the Telephone to Arrange a Job Interview," "Questions to Ask During a Job Interview," "Answers to Frequently Asked Interview Questions," "Practice Makes Perfect," and "Reasons for Rejection") for help with this activity.

- Have students research and make a list of important facts about a company. Each student should select a local company or one for which he or she would like to work. The student should prepare information as if he or she were interviewing for a job with the company. Information may be obtained from a company's training manuals, newsletters, bulletins, financial reports, employees, advertisements, and departmental notices. The list should contain company products and/or services, how long the company has been in business, if the company has expanded or recently changed its operations, how the company hires workers, and what kinds of salaries the company pays.

- Have students use the computer program *Career Steps.*

  NOTE: This program helps prepare users for interviews and reinforces other unit information.

Objective 4

- Review how a person should prepare his or her appearance for an interview.

- Use the publication *Is Your Appearance Working for or Against You?* to supplement the objective.

- Have each student bring three "help wanted" classified advertisements to class. Students should write descriptions of what they would wear to job interviews for the three advertised positions.

- Have students gather magazine pictures of people and rate the pictures in terms of appropriate dress for job interviews.

Objective 5

- Explain to students that an interviewer forms an opinion about the applicant during the first minutes of an interview. Emphasize the importance of first impressions.

- Show the video *Poise: The Art of Job Interviewing.*

  NOTE: This video demonstrates correct and incorrect ways to prepare for an interview and conduct oneself during an interview.

- Show the video *The Interview.*

  NOTE: This video presents proper interview behavior.

- Use the publication *Critical Steps of Job Interviewing* to help students learn how to respond to different interview situations.

- Have students practice preparing for interviews and interviewing each other using questions from Supplement 3, "Answers to Frequently Asked Interview Questions," and Supplement 4, "Practice Makes Perfect." In each interview, one student should play the role of "employer." Another student should play the role of "applicant." Make sure all students play both roles. Have students evaluate their interview "performances" by answering the following questions:

  Before the interview

  1. Did you learn the interviewer's name and how to pronounce it?
  2. Did you learn as much as you could about the company?
  3. Did you learn as much as you could about the job?
  4. Did you prepare questions for the interviewer?
  5. Did you plan what you would wear?
  6. Did you locate the place of the interview?
  7. Did you think about what you would say?

During the interview

8. Did you ask the appropriate questions?
9. Did you introduce yourself and greet the interviewer by name?
10. Did you shake hands with the interviewer?
11. Did you show a real interest in the job?
12. Were you ready to take a performance test?
13. Were you ready to talk about your work experiences and special skills?
14. Did you offer to provide the interviewer with any additional information?
15. Did you ask any questions?

After the interview

16. Did you thank the interviewer?
17. Did you think of information to include in a follow-up letter?

- Have students complete Assignment Sheet 2 on evaluating interview situations.
- Have employers from the community visit the class and conduct "mock" interviews with students. Videotape and evaluate the interviews.
- Encourage students to participate in the FHA/HERO Job Interview STAR Event. Current guidelines are available from the Oklahoma Department of Vocational and Technical Education, Home Economics and Consumer Education Department.

Objective 6

- Explain to students that most companies allow a few days for an applicant to consider and evaluate a job offer.
- Review factors to consider when an individual is evaluating a job.

APPLICATION

Objective 7

- If it has not already been assigned, have students complete Assignment Sheet 1.

Objective 8

- If it has not already been assigned, have students complete Assignment Sheet 2.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *How Do I Find a Job?*
- *Learning by Experience*
- *Poise: The Art of Job Interviewing*
- *The Application*
- *The Interview*

NOTE: These five videos are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these videos from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers may obtain information on ordering *The Application*, *How Do I Find a Job?*, *The Interview*, and *Learning by Experience* from Agency for Instructional Technology, 1111 West 17th Street, Bloomington, Indiana 47402, phone 800-457-4509; and *Poise: The Art of Job Interviewing* from McGraw-Hill Films, 110 Fifteenth Street, Del Mar, California 90214, phone 714-453-5000.

- *Directing Your Successful Job Search*

  NOTE: This video is available from Cambridge Home Economics, One Players Club Drive, Department HE3, Charleston, West Virginia 25311, phone 800-468-4227.

Computer Software

- *Career Steps*

- *Job Readiness*

  NOTE: These two programs can be ordered by writing to MCE, Lawrence Productions, Inc., 1800 South 35th Street, P.O. Box 458, Galesburg, Michigan 49053-9900, or by calling 800-421-4157.

- *Oklahoma Career Search*

  NOTE: This software package and the accompanying *Career Search Occupational Abstracts* can be ordered by writing to Oklahoma Department of Vocational and Technical Education, Career Information Coordinator, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074-4364, or by calling 800-522-5810.

Publications

- *Critical Steps of Job Interviewing*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1988.

  NOTE: This publication can be ordered by writing to Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074-4364, or by calling 800-522-5810. Out-of-state teachers may call 800-654-4502.

- Drummond, Sarah. *Skills for Employment: Assessing Job Skills*. Home Economics Fact Sheet No. T-6102. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Drummond, Sarah. *Skills for Employment: The Job Application*. Home Economics Fact Sheet No. T-6105. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Drummond, Sarah. *Skills for Employment: The Job Interview.* Home Economics Fact Sheet No. T-6106. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Drummond, Sarah. *Skills for Employment: The Job Search.* Home Economics Fact Sheet No. T-6104. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- *Help Yourself Find A Job and Get Ahead.* No. OSES-600. Oklahoma City, Oklahoma: Oklahoma State Employment Service, n.d.

- *How Do I Get a Job?* No. OSES-613. Oklahoma City, Oklahoma: Oklahoma State Employment Service, n.d.

- *Is Your Appearance Working For or Against You?* No. OSES-612. Oklahoma City, Oklahoma: Oklahoma State Employment Service, n.d.

- *Read This Before the Interview.* No. OSES-605. Oklahoma City, Oklahoma: Oklahoma State Employment Service, 1986.

  NOTE: Oklahoma State Employment Service publications are available from local Oklahoma State Employment offices.

- U.S. Department of Labor, Bureau of Labor Statistics. *Occupational Outlook Handbook.* Indianapolis, Indiana: JIST Works, Inc., n.d.

  NOTE: The publication date will depend on which edition is being used. Teachers may order copies of *Occupational Outlook Handbook* from JIST Works, Inc., The Job Search People, 720 North Park Avenue, Indianapolis, Indiana 46202-3431, phone 800-648-5478.

UNIT REFERENCES

- *Adult and Family Living.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1990.

- *Adult Living: A Curriculum Guide for Teachers.* Knoxville, Tennessee: Tennessee State Department of Education, Division of Vocational-Technical Education, 1986.
- Benson, Ann. *Home Economics II: Basic Core.* Revised by Debbie Truitt. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1980.
- Campbell, Richard and Mary J. Thompson. *Working Today and Tomorrow.* St. Paul, Minnesota: EMC Publishing, 1987.
- *Decisions for Independent Living*, Vol. I. Fargo, North Dakota: North Dakota State University, Department of Home Economics Education, 1989.
- *Directions: A Compendium of Career Decision Making Activities and Exercises.* New Brunswick, New Jersey: New Jersey Vocational Technical Lab, Rutgers—The State University of New Jersey, 1978.
- Drummond, Sarah; Jennifer Dodrill; and Beverly Bailey. *First Steps for Job Hunters & Career Changers: Skills for Farmers.* Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.
- *Employability Skills Series.* Tallahassee, Florida: State of Florida Department of Education, 1988.
- Holland, J. *Making Vocational Choices: A Theory of Careers.* Englewood Cliffs, New Jersey: Prentice Hall, 1973.
- *Home Economics I.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1989.

  NOTE: As of 1991, *Home Economics I* will be published under the title *Foundations for Living*, Volume I. The curriculum content is unchanged.

- *Individual Cooperative Education.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1990.

  NOTE: Teachers may obtain *Adult and Family Living*, *Home Economics I*, and *Individual Cooperative Education* by writing to the Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or by calling 800-522-5810. Out-of-state teachers may call 800-654-4502.

- Kelly, Joan and Ruth Volz-Patton. *Career Skills.* Encino, California: Glencoe Publishing Company, 1987.

- Wehlage, Nancy. *Goals for Living: Managing Your Resources.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1989.

VALUES AUCTION

DIRECTIONS

You will be participating in a values auction. In planning for the auction, keep in mind the following guidelines:

- Your budget is only a planning tool. It does not restrict how much you can actually bid for a value. However, the total amount you spend cannot exceed $5,000.
- When you are the highest bidder for an item, you have bought it and therefore that amount of money is gone. You have only the remaining amount of money to use in further bidding.
- If you bid on and do not obtain an item, the money you bid can be used for something else.
- Enter the highest amount that you bid for each item in the middle column.
- Enter the top bid and who got it in the last column.

Budgeting and Bidding Sheet

(Not to exceed $5,000)

	Personal-related values (Budget at least $1,500)	**Amount I Budgeted**	**Highest Amount I Bid**	**Top Bid**
1.	A chance to be a leader	________	________	________
2.	The admiration of friends	________	________	________
3.	Complete self-confidence with a positive outlook on life	________	________	________
4.	A happy family relationship	________	________	________
5.	A long life free of illness	________	________	________
6.	A satisfying religious faith	________	________	________
7.	A world free of pollution	________	________	________
8.	An understanding of the meaning of life	________	________	________
9.	A world without crime	________	________	________
10.	A really good relationship with someone I love	________	________	________

	Job-related values (Budget at least $1,500)	**Amount I Budgeted**	**Highest Amount I Bid**	**Top Bid**
11.	A job which allows much freedom and independence			
12.	A job with much advancement			
13.	A job in an area of great personal interest			
14.	A job with little educational preparation required			
15.	A job that is very dependable and provides security			
16.	A job located near home			
17.	A job that pays a high salary			
18.	A job with much variety			
19.	A job which permits much leisure time			
20.	A job that requires working mostly with people			

Used with permission of New Jersey State Department of Education, Division of Vocational Education.

PERSONALITY TYPES

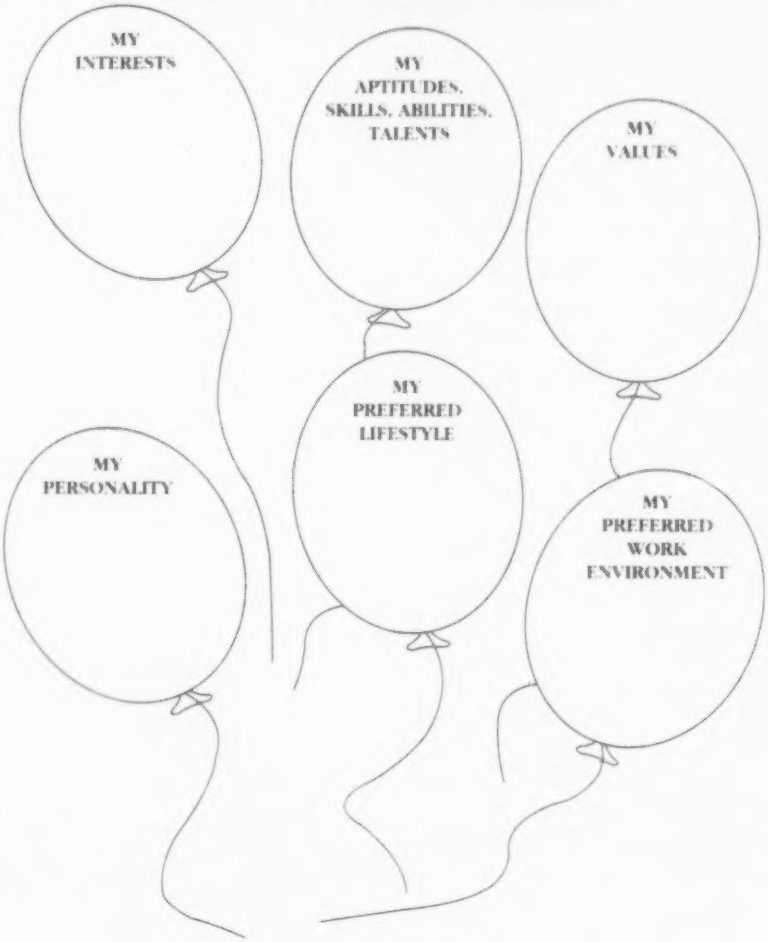
Personality can determine what kind of job and career a person will prefer. One expert has identified the following six basic personality types and the kinds of jobs each type might prefer.

NOTE: These descriptions are only *guides* to personality types. An individual's personality may not exactly match any one description. An individual may also have a personality that fits into more than one category.

- **Realistic**—Realistic people like to work with objects, tools, and machines. They avoid educational activities and social situations. They value money, power, and status.
- **Investigative**—Investigative people like to examine physical, biological, and cultural situations and happenings so that they can understand and control the situations. investigative people do not like persuasive, social activities. They usually develop strong mathematical and scientific skills.
- **Artistic**—Artistic people like to be involved in free, unregulated activities so that they can create new art forms and products. Artistic people avoid rigid, unchanging systems and activities. Artistic people develop skills in languages, art, music, drama, and writing.
- **Social**—Social people like to help, teach, train, cure, and enlighten other people. Social people avoid working with materials, tools, and machines. They are usually skilled at getting along with others, and they value social and ethical activities.
- **Enterprising**—Enterprising people like to manage other people in order to achieve goals and make money. Enterprising people avoid scientific and investigative activities. They value political and economic achievement and prefer to be leaders rather than followers.
- **Conventional**—Conventional people like to keep records, file materials, and organize information—often with the use of business machines. Conventional people avoid free, unregulated activities. They value business and economic achievement and have clerical and numerical abilities.

John L. Holland, *Making Vocational Choices*, 2e, © 1985, pp. 19-22. Adapted by permission of Prentice Hall, Englewood Cliffs, NJ.

THIS IS WHO I AM!


MY INTERESTS
MY APTITUDES, SKILLS, ABILITIES, TALENTS
MY VALUES
MY PREFERRED LIFESTYLE
MY PERSONALITY
MY PREFERRED WORK ENVIRONMENT

Used with permission of Department of Home Economics Education, North Dakota State University.

OBJECTIVE 1

Match terms associated with obtaining a career to their correct definitions.

- **Ability**—Power, competence, or talent to perform a task or skill
- **Aptitude**—Natural tendency or ability to perform a task or skill
- **Body language**—Nonverbal communication expressed through gestures, expressions, and posture
- **Career**—Life work

  NOTE: A career usually includes a variety of jobs and professions that lead to a person's occupational goal.
- **Ethics**—Correct, good, or moral conduct and values
- **Fringe benefits**—Forms of payment other than a salary or wage

  EXAMPLES: Insurance, vacation leave, sick leave
- **Goal**—Broad statement of something an individual wants to be, do, or have
- **Job**—Work at a particular place
- **Job security**—Assurance that employment will be permanent
- **Objective**—Specific statement of how to achieve a goal

  EXAMPLE: "I want to be working as an assistant manager of a fast-food restaurant in two years."
- **Occupation**—Group of similar jobs or tasks performed for pay
- **Profession**—Work that requires advanced study and training
- **Seniority**—Employment status that results from continuous service with one company
- **Work**—Planned or responsible activity an individual does with the expectation of a return

OBJECTIVE 2

List steps in making a job-seeking plan.

Trying to find a good job is a job in itself. The job seeker must invest quality time and effort in preparing a plan to find the "right" job. Following are specific steps in making an effective job-seeking plan:

- **Consider personality and personal abilities, aptitudes, experiences, values, interests, and goals**. Conduct a self-inventory. A self-inventory reveals personal aptitudes, abilities, experiences, values, interests, and goals. Based on the results of the self-inventory, identify what kinds of jobs are most suitable.

- **Determine realistic employment possibilities**. List employment possibilities and people or other sources that can help with a job search. Visit people and places that can provide employment information.

  EXAMPLES: Guidance counselors, teachers, parents, relatives, friends, state employment service, Yellow Pages of the telephone directory, classified advertisements of the local newspaper

- **Prepare a resume**. Highlight skills needed for particular kinds of jobs by preparing a resume. A resume is a written summary of a person's education, employment history, interests, and activities.

  NOTE: Some employers request that a cover letter accompany the resume. A cover letter introduces the applicant to the employer. The letter also demonstrates the applicant's writing abilities and may emphasize one or two good reasons why the applicant is qualified for the job. The cover letter should be short—one or two typewritten pages.

- **Arrange for a job interview**. After finding a suitable job opening, request an interview by letter, telephone, or in person.

  NOTE: Many employers will want to review an applicant's resume or application before agreeing to interview the applicant. Only an applicant viewed as qualified for the job is normally offered an interview.

- **Participate in a job interview**. Be prepared. Plan for personal appearance. Practice interviewing skills with family or friends before participating in the job interview. Prepare for a variety of questions and situations.

- **Evaluate a job offer**. If employment is offered, carefully consider how the job relates to personality and personal abilities, experiences, goals, values, and interests.

- **Accept or reject a job offer**. Specific conditions of employment should be settled before accepting a job offer. Conditions of employment include salary, fringe benefits, and working hours. If a job offer is rejected, be polite and give a brief explanation for the rejection.

OBJECTIVE 3

Select from a list steps in preparing for a job interview.

An interview provides an applicant with the opportunity to show and tell why he or she is the best person for the job. Steps that will help a person present his or her qualifications and qualities include the following:

- **Learn as much as possible about the company**. Find out about the company and its products and/or services. Sources of information include company brochures, catalogs, and reports. Library references may also provide information about the company and its type of business or industry.

- **Learn as much as possible about the job**. Check library references or ask the company's personnel department, employees of the company, or people who work in similar positions about the job. Find out as much as possible about job responsibilities, pay, and opportunities for advancement.

- **Know the interviewer's name and title**. Before the interview, ask the personnel department for the interviewer's name, how his or her name is pronounced, and the interviewer's title.

- **Practice interviewing skills**. Have a family member or friend play the role of interviewer. Practice giving appropriate answers and reactions to different questions and situations.

  EXAMPLES: How are you qualified for the position? Why do you want to work for this company? How long would you plan to work here if you were hired? When will you be available to begin work? Are you ever late for school? Do you have any questions?

- **Prepare questions to ask at the interview**. Prepare questions about the job and company. The interviewer will probably provide a chance for asking questions at the end of the interview. Asking questions shows interest in the position and company.

- **Plan for appearance**. Spend time planning what to wear and how to appear for the interview. Select clothes that are appropriate for the job setting. Interviewers will usually assume the applicant is at his or her best for the interview. It is important to make a positive first impression.

- **Find the location of the interview**. Go to the interview location the day before the interview. Making a trial run gives the applicant time to solve problems he or she might have finding or reaching the location. On the day of the interview, plan to arrive about ten minutes early.

- **Organize and bring needed materials**. Needed materials may include a resume, completed application form, social security card, work permit, list of personal references, list of questions to ask, a pen, and a blank sheet of paper on which to write information. Place the materials in a plain folder or briefcase. Keeping everything in one place will prevent materials from being lost. Being organized also makes a favorable impression.

- **Be prepared to take a performance test**. Find out if any performance tests will be given at the time of the interview. Practice skills required to take the test.

  EXAMPLES: Operating a cash register, typing, driving a vehicle, operating heavy equipment

OBJECTIVE 4

List ways to prepare appearance for a job interview.

Completing an interview is like putting together a puzzle. In both situations, an individual pieces together different parts to form a "big" picture. In an interview, one of the "pieces" that forms the "big" picture is appearance. Appearance helps form a picture of who the applicant is and what he or she is like. Appearance can help create a "good" picture, or impression, or an "undesirable" one. Following are ways a person can prepare appearance to make a good picture, or positive impression, at an interview:

NOTE: A person should not worry about physical traits which cannot be changed. A positive impression is not based on an individual's physical characteristics.

Appropriate dress

- Dress for the job being offered.

  NOTE: Normally, a person should dress for the interview a little better than he or she would dress for the job.

  EXAMPLE: The person should not overdress in formal party clothes or underdress in a T-shirt and shorts.

- Dress simply and in good taste.
- Use jewelry sparingly.
- Wear clean, unwrinkled clothes.
- Wear neat or polished shoes.
- Wear clothes that are in good repair.

Good grooming

- Have clean, combed hair.
- Take a bath or shower the day of the interview.
- Use deodorant or antiperspirant.
- Brush teeth before leaving for the interview.
- Shave and trim a mustache and/or beard the day of the interview, if applicable.
- Use makeup sparingly, if applicable.
- Have clean hands and fingernails.
- Avoid using strong-smelling cologne or aftershave.
- Do not chew gum, eat candy, or smoke during the interview.

Good posture

- Sit and stand up straight.
- Do not slouch.

Positive attitude

- Maintain a pleasant expression.
- Keep good eye contact, but do not stare.
- Remain alert.
- Be interested.
- Be enthusiastic.

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OBJECTIVE 5

Select from a list proper interviewing practices.

A job applicant's behavior leaves a strong and lasting impression with an interviewer. Following are actions and attitudes that will help a person make a positive impression during a job interview:

- Show independence by coming to the interview alone.

  NOTE: Do not bring family members or friends. Bringing another person to the interview may indicate the applicant is too dependent on friends or family to work without them.

- Greet the interviewer.

  NOTE: The greeting includes using the interviewer's name; using Mr., Mrs., Dr., or other appropriate titles; and shaking hands.

- Remain standing until invited to sit down.
- Let the interviewer guide the discussion.

  NOTE: The applicant should be careful not to interrupt the interviewer. The applicant should also be careful not to dominate the conversation. The applicant and interviewer should each speak about half of the time.

- Adjust to the pace and style of the interviewer.

  EXAMPLES: Businesslike, informal, outgoing, friendly

- Listen carefully and speak clearly.
- Answer questions briefly but thoroughly.

- Be positive.

  NOTE: Do not share personal problems or criticize others.

- Remain calm.

- Be conscious of body language, and avoid nervous habits.

  EXAMPLES: Tensing face, crossing arms, looking at feet or hands, staring, fidgeting, biting fingernails, tapping fingers on table, running fingers through hair

- Show interest in the job.

- Be prepared to talk about work experiences and special skills.

- Offer to provide the interviewer with additional information.

- Ask questions about the job at the end of the interview.

- Know when the interview is completed.

  NOTE: The interviewer usually gives some indication when an interview is ending. Be sensitive to these clues.

  EXAMPLES: Interviewer standing up, saying he or she has "enough information for now"

- Ask for the job.

  EXAMPLE: "I like your company, Mrs. Ortega, and believe I can do the work required for this job. I would like to have the job."

- Thank the interviewer for his or her time and consideration.

- Write a follow-up letter thanking the interviewer and repeating a request for the job.

  NOTE: The letter should be typewritten and short—not more than one page. The letter can list any additional qualifications that were not mentioned in the interview or presented in the resume.

OBJECTIVE 6

List factors to consider when evaluating a job.

Few job offers are made at an interview. The employer will usually wait several days to several weeks before making a decision about whom to hire. An individual should use the waiting period to evaluate how well suited he or she is for the job and to think of any other questions he or she might have if the job is offered. Factors to consider during a job evaluation include:

NOTE: How important these factors are depends on the person evaluating the job. The person's personality, aptitudes, values, goals, abilities, interests, and priorities will all determine how important each factor is when evaluating a job.

- Whether the company has a good reputation in the community and among its employees
- How well personal abilities, aptitudes, knowledge, skills, values, interests, and goals fit the job
- Whether there are opportunities for personal recognition and advancement
- How much the job pays
- How suitable the work conditions are

  EXAMPLES: Work schedules, company policies and procedures, benefits, co-workers, job responsibilities, job security

USING THE TELEPHONE TO ARRANGE A JOB INTERVIEW

The telephone is a useful job-searching tool. People can use the telephone to turn a job lead into a job interview. The telephone is also useful because it saves time. A person can use the telephone to make several contacts in the same amount of time it takes to make a personal visit. Following are guidelines for using the telephone to arrange a job interview:

- Have information about the job.
- Have a pen or pencil and paper ready for taking notes about the job.
- Plan ahead what to say.

  NOTE: Many people are nervous and forgetful when arranging a job interview. It is therefore a good idea to make a written list of questions to ask during the call.
- Listen carefully and write down as much information as possible.
- Call from a quiet place, away from distractions.
- Be polite and courteous.
- Use a pleasant but natural tone of voice.
- Speak clearly and directly into the telephone mouthpiece.
- Use correct grammar.
- Keep food, liquids, gum, candy, and cigarettes out of mouth during the call.
- State your name and the reason for the call.
- Mention the name of the employer. Be sure to use the correct name.
- Ask for an interview.

- Ask for and write down the following information:
  - The interviewer's name, how his or her name is spelled and pronounced, and the interviewer's job title
  - The day, time, and place of the interview
  - Job requirements

    EXAMPLES: Education, training or work experience needed, equipment needed for work

- Do not ask how much the job pays.

  NOTE: Discussion of salary or wages should be reserved for the end of a job interview or after a job is offered.

- Ask if a job application form should be completed ahead of time and presented at the interview.

- Thank the person for his or her help.

QUESTIONS TO ASK DURING A JOB INTERVIEW

The interview is a learning process. By asking questions and observing the applicant's behavior and appearance, the interviewer learns about the applicant. The applicant should also use the interview to learn. The applicant should ask questions to learn more about the job and company. Questions that can help an applicant learn about the job and company include:

NOTE: The applicant should write down questions before the interview. He or she should bring the questions and a pen and paper to the interview to record answers to the questions. Writing down the questions and answers will keep the applicant from forgetting them.

- Is there a probationary period?
- How long does it take to establish seniority?
- How secure is the position?
- What are the working conditions and requirements?

  EXAMPLES: Length of the workday, hours to be worked, required dress code or uniform(s), unions and professional organizations employees are expected to join, safety considerations and precautions, required tools or supplies

- What fringe benefits are offered?

  EXAMPLES: Vacation and holiday policies, health and life insurance plans, company training plans

- What is the salary or wage and the pay period?

  NOTE: The best time to talk about job payment is near the end of the interview. Some experts recommend that the applicant wait until after a job is offered to discuss salary.

- What opportunities for career advancement are available?
- How is employee work evaluated?
- How many people work in the department (where the job opening is)?

ANSWERS TO FREQUENTLY ASKED INTERVIEW QUESTIONS

Following is a list of interview questions with suggested strategies for answering them. The strategies should be used as guidelines for how to handle different questions and situations. In "real life," an employer may or may not ask the given questions. An individual would have to respond according to his or her own situation and background.

Question 1: Can you tell me about yourself?

Stress personal and work qualities which would interest an employer. Think of things that will make you stand out among applicants. Points to consider include:

- Qualities that show you are a trustworthy and stable person

  EXAMPLE: Having a good reputation at school and with former employers

- Hobbies and special interests which require job-related skills or help you form a bond with the interviewer
- Community and school organizations to which you belong; include details about participation, such as offices held and committee work
- Participation in sports or other athletic activities
- Past work experiences
- Related work experiences

  EXAMPLES: Helping care for younger brothers or sisters, helping parents care for the home, helping neighbors mow lawns or shovel snow from driveways

- Personal training or education
- Aptitudes for the job

  EXAMPLES: "I like hard work." "I make good grades in math." "I like working overtime."

- Any other experiences, interests, activities, or values that qualify you for the job

  NOTE: Avoid saying you do not have any experience related to the job.

Question 2: Have you ever done this kind of work before?

You should never answer "no" to this question. If you have never done the exact kind of work requested, relate similar kinds of work experiences. Include in your answer such things as:

- Past work experiences
- Related experiences

  EXAMPLES: Volunteer work, job-related hobbies, other interests

- Personal training and education
- Examples of ability to learn quickly
- Examples of aptitude for the kind of work being offered

Question 3: Why do you want to work here?

Try to show your interest in the company as well as in the job for which you are applying. Be honest. Make sure your answer is correct or applies to the company or position. When answering this type of question, consider the company's:

- Reputation in the community
- Reputation among its employees
- Working conditions
- Stability
- Ability to advance employees to other jobs

Question 4: What is your biggest strength?

Mention strengths that are related to the job and that show you are trustworthy and honest. Offer examples that support your claims. You may want to describe both a personal strength and a work strength. Following are possible strengths to consider:

- Having a good attendance record
- Arriving at work and/or school on time

- Possessing a reputation for honesty
- Doing the best on every job
- Having a willingness to learn
- Being a quick learner
- Getting along well with other people
- Getting along well with supervisors
- Working well under pressure and meeting deadlines
- Putting in a good day's work
- Being able to handle responsibility
- Keeping personal problems from interfering with the job
- Volunteering to do extra work without being asked
- Possessing the ability to solve problems
- Being able to work without direct supervision

Question 5: What is your biggest weakness?

This question is tricky. You do not want to present yourself as having weaknesses, but you still need to answer the question. Following are strategies for answering this question:

- Do not state a weakness that shows you could not do the job.
- State a weakness as something you have recognized and have taken steps to correct.

  EXAMPLE: Weakness: Having experience in only one kind of job
  Correction: Enrolling in vocational training programs to gain other skills

- Treat the weakness as a strength in disguise.

  EXAMPLE: "I tend to be a perfectionist about my work."

Question 6: What do you expect as a starting salary?

Little emphasis should be given to salary until the job is offered. Following are guidelines for handling a discussion of salary during an interview:

- Try to find out as much as possible about the salary range for the job before the interview.

  NOTE: Employees at the company or people working in similar positions at other companies are possible sources of salary information.

- State a salary range to avoid underpricing or overpricing your request.

- Make a general statement if you are unfamiliar with how much money the job normally pays.

  EXAMPLE: "I will accept whatever your firm usually pays."

- Negotiate for pay after a job is offered, not before.

  NOTE: Most people new to the work force will not have much negotiating power because of their lack of paid, working experience.

Question 7: How long did it take you to get here today?

This seems like a simple question to answer. However, you need to realize the interviewer may be asking this question because he or she is concerned about your ability to get to work each day. You can assure the employer you can be at work on time each day by:

- Indicating you have reliable transportation

- Explaining your background of being on time to work or school

Question 8: What is your educational level?

With this question, the employer shows concern that you may not have enough formal education for the job. Handle this question by pointing out the following:

- **If you have graduated from high school, college, a vocational training program, and/or any other training programs**
- **Reasons why you have not completed high school or other appropriate education and how you plan to make up for this lack of education**

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PRACTICE MAKES PERFECT

In preparing for an interview, an individual can apply the principle that practice makes perfect. Applying this principle will make the individual more skilled at answering interview questions and will give him or her an advantage over job applicants who have not practiced. Following are questions employers often ask. An individual can practice responding to these questions to become more skilled at interviewing for jobs.

NOTE: Questions concerning race, religion, marital status, national origin, sex, age (unless the applicant is a minor and needs a work permit), veteran status, handicaps, or disabilities are illegal.

- Why would you be good at this job?
- Do you work well under pressure?
- What are your career goals?
- What kinds of work are you interested in?
- What other jobs have you held related to this kind of work?
- Do you prefer working alone or with other people?
- Why would you quit a job?
- What kind of supervisor would you like to have?
- Will you work overtime?
- What kinds of equipment or tools have you worked with?
- How do you feel when someone criticizes you?
- What did you like most about your last job? Least?
- What is your best subject in school? Worst?
- What would you do if you saw another employee stealing from the company?
- Is stealing or telling a "white lie" ever okay?

- How often are you absent from work or school?
- What do you consider good reasons for being absent from work or school?

REASONS FOR REJECTION

Personnel managers and interviewers say the following are reasons why they have rejected people for jobs. By studying this list, a job applicant can avoid making the same mistakes.

- Having poor personal appearance
- Being overaggressive or having a "know-it-all" attitude
- Being unable to express oneself clearly; having poor grammar
- Lacking purpose or goals
- Lacking enthusiasm
- Lacking confidence
- Overemphasizing money—acting interested only in the best dollar value
- Unwilling to start at the bottom
- Making excuses or evading unfavorable factors in your employment record
- Lacking tact or having poor manners
- Lacking maturity
- Criticizing past employers
- Lacking vitality, having slow movements, answering only "yes" or "no" to questions
- Failing to look the interviewer in the eye
- Offering a limp handshake
- Preparing a sloppy application
- Wanting a job for only a short time
- Displaying little sense of humor

- Lacking knowledge in the field of work
- Showing little interest in the company or industry
- Emphasizing who you know
- Being unwilling to relocate
- Sounding cynical or sarcastic
- Appearing lazy
- Appearing intolerant or having strong prejudices
- Having narrow interests
- Handling personal finances poorly
- Showing little interest in community activities
- Being unable to take criticism
- Lacking appreciation of the value of education or training
- Arriving late for the interview
- Failing to express appreciation for the interviewer's time
- Asking too many unnecessary questions about the job
- Showing marked dislike for school work—either expressed or by a low grade point average
- Bringing up personal problems in the interview

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ACTIVITY SHEET 1

WELCOME TO THE REAL WORLD

B I

NAME ______________________________

LIFE-STYLE QUESTIONNAIRE

INTRODUCTION

Life-style is how one chooses to live. Life-style reflects several things about an individual—his or her attitudes, values, goals, interests, and priorities. Before selecting a career, an individual should consider how that career will influence his or her preferred life-style.

DIRECTIONS

In Part I are descriptions of several different life-styles. Draw a *circle* around the description of the *one* that is *most appealing* to you. Draw a *box* around the *one* description that is *least appealing* to you. In Part II, consider how career selection relates to life-style by answering the given questions.

Job Search/ Selection Skills

- Investigate benefits of a career field/ occupation
- Compare/evaluate career options

Part I

1. A successful executive or professional, living with wife/husband and children in a nice home in a safe neighborhood
2. A single person with a secure, high-paying job, living well in an expensive apartment or home in a city
3. A person who is self-employed and therefore answerable only to himself or herself and making an adequate but not large income
4. A single parent working at a semiskilled job
5. A person free of social responsibility and obligations, living where and with whom he or she pleases and not worrying much about money or type of work
6. A dedicated person working to solve serious social problems but not too concerned about the material comforts of life
7. A person attempting to earn a living in a creative career which is enjoyable but pays little
8. An average family person with a routine job and time for family and own interests
9. A wife/husband who is raising children, not employed outside the home, and with some time for own interests

10. A person in a demanding but highly-paid career which leaves little time for family or personal interests

11. Other—If none of the life-styles presented is appealing, write one of your own here:

____

____

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Part II

To support your most appealing life-style, would a career:

1. Have to pay a high salary? ____________________
2. Require a high school degree? ____________________
3. Require technical training—such as training received at a vocational-technical school? ____________________
4. Require a college degree? ____________________
5. Take much time and effort to establish? ____________
6. Be interesting and motivating? ____________________
7. Permit much of a social or family life? ____________
8. Provide enough money to meet short-term goals? ________

   EXAMPLES: Buy furniture, car, clothes
9. Provide enough money to meet long-term goals? ________

   EXAMPLES: Buy a home, plan for retirement

NAME ______________________________

VALUES AND GOALS THAT RELATE TO CAREER SELECTION

INTRODUCTION

Selecting a career involves many steps. One of those steps is considering how a career will impact an individual's values. Another step is determining how a career will help the individual meet personal and career-related goals.

DIRECTIONS

For each statement in Part I, place a check (√) in the column that best expresses your feelings about that statement. In Part II, answer questions to consider how values and goals relate to career selection.

Job Search/ Selection Skills

- Analyze personal occupational aptitudes/ preferences

Teamwork/ Cooperative Skills

- Identify values/ attitudes

Part I

Statement Expressing Value or Goal	Always	Sometimes	Never
I like to work with people.	______	______	______
I like to work with machines.	______	______	______
I like to work with animals.	______	______	______
I like to work alone.	______	______	______
I like to work in small groups.	______	______	______
I like to sit when I am working.	______	______	______
I do not like to be confined to one area when I am working.	______	______	______
I like to be responsible for and do the same things every day.	______	______	______
I enjoy doing different or a variety of things every day.	______	______	______
I prefer to work indoors.	______	______	______
I prefer to work outdoors.	______	______	______

Statement Expressing Value or Goal	**Always**	**Sometimes**	**Never**
I prefer working with children as clients.			
I prefer working with adults as clients.			
I like to be told what to do in detail.			
I like to be responsible and make my own decisions within limits set by my boss.			
I like to work during the day.			
I like to work at night.			
I prefer weekends off.			
I prefer working in one place.			
I prefer traveling in a limited area for my job.			
I prefer to travel in a large area for my business.			
I prefer to work in an office.			
I would like to stay in my community to work.			
I prefer to work in a factory.			
I prefer working in a store.			
I prefer to work in a laboratory.			
I prefer to work in a medical facility.			
I prefer to work in a school.			
I like working with numbers.			
I like working with written information.			
I like performing scientific processes.			

Statement Expressing Value or Goal	**Always**	**Sometimes**	**Never**
I do not mind getting my hands dirty.	______	______	______
I do not mind getting my clothing dirty.	______	______	______
Salary is one of my top priorities in job selection.	______	______	______
Fringe benefits are top priorities among my job needs.	______	______	______
I plan to attend technical school.	______	______	______
I plan to attend a four-year college.	______	______	______
I plan to attend graduate school after college.	______	______	______
I prefer a job that offers prestige.	______	______	______
I like to speak and write on the job to and for groups of people.	______	______	______
I like to be inventive and creative in my work.	______	______	______
I like working with ideas.	______	______	______
I like to learn new things all the time.	______	______	______

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Part II

1. Which statements did you check as "Always" wanting or liking to do? List the statements below.

2. How do the statements listed in Part II, Question 1 affect what kind of career you would select?

NAME ______________________________

CHARTING PERSONAL INTERESTS

INTRODUCTION

Choosing a career that fits personal interests is a priority for many people. Before a person can select a career that fits his or her interests, that person must know how to match interests to particular careers. This activity is a guide for matching interests to careers.

DIRECTIONS

Occupations can be grouped under one or more interest areas. Listed in Part I are ten basic interest areas and associated occupations. Use the rating system in Part I to identify major interests and associated occupations. Put a check (√) in the box that shows how you rate each area of interest. In Part II, answer the questions to consider how interests affect career choice.

- Draw conclusions

Job Search/ Selection Skills

- Analyze personal occupational aptitudes/ preferences
- Compare career options

Part I

INTEREST AREA	DO YOU LIKE	EXAMPLES OF OCCUPATIONS THAT SHARE THIS INTEREST	INTERESTED		
			Not	Somewhat	Very
OUTDOOR	working outside most of the time? working with animals and plants?	farmer, forester, ranger, athletic coach, agriculture and mining engineer, construction worker	☐	☐	☐
MECHANICAL	working with machines, tools, engines? fixing things?	auto mechanic, carpenter, machinist, repair person, plumber	☐	☐	☐
COMPUTATIONAL	working with numbers?	accountant, cashier, payroll clerk, business person, math teacher, statistician, stock-broker	☐	☐	☐
SCIENTIFIC	discovering new facts and ideas? analyzing and solving problems? inventing things?	chemist, physicist, engineer, electronics technician, inventor	☐	☐	☐
PERSUASIVE	dealing with people? selling things and ideas? persuading people to own point of view?	actor, clergy, lawyer, politician, salesperson, teacher, advertising writer	☐	☐	☐
ARTISTIC	doing creative work with your hands? designing for eye appeal? working with color or line?	architect, hair stylist, artist, dancer, clothing designer, interior decorator, illustrator, textile designer	☐	☐	☐
LITERARY	reading and writing?	editor, historian, writer, librarian, news reporter, teacher	☐	☐	☐
MUSICAL	listening to music? playing musical instruments? singing?	choir director, composer, conductor, music teacher, performer, band member, music store clerk	☐	☐	☐
SOCIAL SERVICE	helping people?	clergy, school counselor, nurse, employment counselor, social worker, orderly, teacher, psychiatrist	☐	☐	☐
CLERICAL	keeping things in order? being precise and accurate? doing office work? working indoors?	bookkeeper, file clerk, keypunch operator, secretary, typist, ward clerk, proofreader	☐	☐	☐

Part II

1. According to this survey, where do your interests lie?

2. How will identifying your interests affect what kind of career you select?

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NAME ______________________________

A to Z: INVENTORY OF APTITUDES AND SKILL LEVELS

INTRODUCTION

A to Z. Most people can think of one or several kinds of aptitudes that begin with each letter of the alphabet. Although there are *many* kinds of aptitudes, they can be put into a *few* categories. An individual can use these categories to help identify what aptitudes he or she has. This information can then be used to help the individual determine what career would best suit him or her.

DIRECTIONS

Aptitude categories and rating scales are included in Parts I, II, and III. In Part I, determine your skill level in each category by circling the most appropriate number (1 = very high, 2 = high, 3 = average, 4 = low, and 5 = very low). In Parts II and III, have two people who know you well rate your skill level in each category. Complete Part IV to evaluate the results of Parts I, II, and III.

- Evaluate results

Job Search/ Selection Skills

- Analyze personal occupational aptitudes/ preferences
- Locate appropriate jobs

Part I

Ability	Description	Rating Scale (1 = Very high, 5 = Very low)
Verbal	Able to understand and use words and ideas in speaking and writing	1 2 3 4 5
Numerical	Able to work with numbers accurately and quickly	1 2 3 4 5
Reasoning	Able to learn, understand, and solve problems	1 2 3 4 5
Perceptual	Able to see differences or similarities in one's surroundings	1 2 3 4 5
Spatial	Able to picture objects in two or three dimensions	1 2 3 4 5
Coordination	Able to use feet, hands, and fingers easily and skillfully	1 2 3 4 5
Mechanical	Able to use mechanical tools and equipment effectively and easily	1 2 3 4 5
Artistic	Able to express oneself through writing, music, drawing, painting, or dancing	1 2 3 4 5
Social	Able to get along well with others	1 2 3 4 5

Part II

Name of person who rated your abilities: ______________________________

Relationship of person to you: ______________________________

Ability	**Description**	**Rating Scale (1 = Very high, 5 = Very low)**
Verbal	Able to understand and use words and ideas in speaking and writing	1 2 3 4 5
Numerical	Able to work with numbers accurately and quickly	1 2 3 4 5
Reasoning	Able to learn, understand, and solve problems	1 2 3 4 5
Perceptual	Able to see differences or similarities in one's surroundings	1 2 3 4 5
Spatial	Able to picture objects in two or three dimensions	1 2 3 4 5
Coordination	Able to use feet, hands, and fingers easily and skillfully	1 2 3 4 5
Mechanical	Able to use mechanical tools and equipment effectively and easily	1 2 3 4 5
Artistic	Able to express oneself through writing, music, drawing, painting, or dancing	1 2 3 4 5
Social	Able to get along well with others	1 2 3 4 5

Part III

Name of person who rated your abilities: ______________________________

Relationship of person to you:____________________________________

Ability	**Description**	**Rating Scale (1 = Very high, 5 = Very low)**
Verbal	Able to understand and use words and ideas in speaking and writing	1 2 3 4 5
Numerical	Able to work with numbers accurately and quickly	1 2 3 4 5
Reasoning	Able to learn, understand, and solve problems	1 2 3 4 5
Perceptual	Able to see differences or similarities in one's surroundings	1 2 3 4 5
Spatial	Able to picture objects in two or three dimensions	1 2 3 4 5
Coordination	Able to use feet, hands, and fingers easily and skillfully	1 2 3 4 5
Mechanical	Able to use mechanical tools and equipment effectively and easily	1 2 3 4 5
Artistic	Able to express oneself through writing, music, drawing, painting, or dancing	1 2 3 4 5
Social	Able to get along well with others	1 2 3 4 5

Part IV

1. List the aptitudes in which you scored "1" (very high) or "2" (high) in at least two out of the three surveys.

2. Write specific skills you have for each of the areas listed in Part IV, Question 1.

   EXAMPLE: Taking and printing award-winning photographs is a demonstration of perceptual, spatial, and artistic aptitudes.

3. In what kinds of careers could aptitudes and skills listed in Part IV, Question 2 be used?

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NAME ______________________________

WORK EXPECTATIONS

INTRODUCTION

Being satisfied with one's work is a goal for many people. To select and obtain a satisfying job and career, a person needs to identify his or her expectations of work.

DIRECTIONS

Do the following in Part I: Cut out the job characteristics listed below. Place each characteristic on a 3 x 5-inch index card. Select the card which lists the trait you feel is most important in being happy (or satisfied) with a job. Choose the card with the second most important trait, and place it behind the first card. Continue selecting and ordering cards until you have them all arranged in their order of importance to you. In Part II, answer questions to evaluate results of the activity completed in Part I.

Job Search/ Selection Skills

- Analyze personal occupational aptitudes/ preferences
- Locate appropriate jobs

Part I

ADEQUATE SALARY	MEANINGFUL WORK	CHALLENGING WORK
A GOOD SUPERVISOR	RESPECT FOR INDIVIDUALITY	CHANCES FOR ADVANCEMENT
ACTIVITY ON THE JOB	A CHANCE TO BE CREATIVE	A CHANCE TO BE INDEPENDENT
GOOD WORKING HOURS	A CHANCE FOR RECOGNITION	SECURE WORK
VARIED WORK	PLEASANT SURROUNDINGS	GOOD FRINGE BENEFITS
NICE COLLEAGUES	A CHANCE TO MEET INTERESTING PEOPLE	JOB DUTIES CLEAR

Part II

1. Write your work expectations in order of importance (with No. 1 being most important, No. 2 being second most important, and so on).

   1. ________________________________
   2. ________________________________
   3. ________________________________
   4. ________________________________
   5. ________________________________
   6. ________________________________
   7. ________________________________
   8. ________________________________
   9. ________________________________
   10. ________________________________
   11. ________________________________
   12. ________________________________
   13. ________________________________
   14. ________________________________
   15. ________________________________
   16. ________________________________
   17. ________________________________
   18. ________________________________

2. What did the activity in Part I indicate about the type of job you would like?

   ____

   ____

   ____

   ____

   ____

   ____

3. Were any work expectations you consider important left off the chart and the cards? If so, name them and tell where you would place them in your rank ordering of the cards.

4. What work traits are so important that you would not accept a job that did not have them?

5. Which traits would you give up in order to obtain a job?

6. What did you learn about yourself from this activity?

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NAME ______________________________

CAREER EXPLORATION

INTRODUCTION

Although it takes time and effort, career exploration is valuable. It is valuable because it can help an individual choose the right career in early adulthood. Career exploration is also valuable because it can prevent an individual from investing time and work in a career he or she does not really enjoy or is not fully qualified to do.

DIRECTIONS

Select a career to explore. Follow the directions given in Parts I and II to explore the career you have selected.

Job Search/ Selection Skills

- Develop personal career path

Research and Reference Skills

- Select useful resources
- Locate resources
- Find materials in library

Career Selected to Explore: ______________________________

Part I

Before you can start the exploration of your career, you need to first find out where to go to obtain information. Following are sources that can help with career exploration. Write next to each type of source names of people, places, or things you will contact to find information about the career you have selected.

PEOPLE

Friends: ______________________________

____

____

____

____

Family: ______________________________

____

____

____

____

Counselor: ______________________________

____

____

____

____

Other: ______________________________

____

____

____

____

PLACES

Companies, institutions, or agencies that employ people in this career field: ______________________________

____

____

____

____

Libraries: ______________________________

____

____

____

____

Bookstores: ______________________________

____

____

____

____

Career resource centers (high schools, colleges): ______________

____

____

____

____

Schools that train for this career: ______________________

____

____

____

____

Other: __________________________________

____

____

____

____

THINGS

Professional associations (write to these; lists can be found in PLACES already mentioned): ______________________

____

____

____

____

Newspapers and journals: ______________________

____

____

____

____

Career books and resource files:

Other:

Part II

Use the *Occupational Outlook Handbook* (available in most public libraries) and sources listed in Part I to answer the following questions or give the requested information about your career.

1. What career did you select?
2. Will there be an increase or decrease in available jobs in this field in the future?
3. Where are jobs in this field available?

4. What kind of training and how much training is required?

EXAMPLES: Four years of college, two years in a technical school, three years in an apprenticeship

____

____

____

5. What are the general working conditions for this career?

____

____

____

6. Are there any special considerations involved with pursuing this career?

EXAMPLES: Involves danger, requires physical fitness, requires travel

____

____

____

7. List job duties for the career you selected.

EXAMPLES: Newspaper reporting duties would include interviewing, writing, editing, typing, taking notes, reading, using a word processing system, and driving.

____

____

____

____

____

____

8. If you are planning to attend college, list two colleges that offer a degree in the career you are researching.

____

____

____

9. If you are not planning to attend college, list two ways you plan to obtain training in the career you are researching.

____

____

____

10. List courses and/or skills that are important or required for your career.

____

____

____

____

11. Look at recent newspaper classified advertisements. See if there are immediate openings in the career in which you are interested. If there are openings, list who is advertising the position and what the requirements for employment are. If there are no recent advertisements listing openings for your career, explain what this might mean if you were looking for a job in that area right now.

____

____

____

____

____

____

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ACTIVITY ANSWERS

WELCOME TO THE REAL WORLD

B I

ACTIVITY SHEET 1

Part I

Each student should select a most appealing and least appealing life-style. There are no right or wrong answers. Each student's life-style selections are based on personal preferences and dislikes.

Part II

Each student's answers will be based on what kind of life-style he or she selected as most appealing in Part I. Answers should reflect a realistic assessment of how career and life-style affect each other.

ACTIVITY SHEET 2

Part I

Each student's answers will be based on personal values and goals. Each student should indicate how he or she feels about each statement.

Part II

1. Each student should list those statements they checked as "Always" wanting or liking to do.
2. Answers will vary according to statements given in No. 1. Answers should show that the student knows values and goals impact career selection.

ACTIVITY SHEET 3

Part I

Each student's answers will be based on personal interests. Each student should have rated each interest area in the survey.

Part II

1. Students should list areas they checked as being interesting in Part I.
2. Answers will vary. Students should explain how their interests will impact career selections.

ACTIVITY SHEET 4

Parts I, II, and III

Each part should be completed. Ratings will vary with each student.

Part IV

1. Each student should have listed aptitudes for which he or she received a "1" (very high) or "2" (high) rating in at least two of the three surveys.
2. Each student should have listed specific skills he or she has for each of the aptitudes listed in Question 1.
3. Each student should list careers for which aptitudes and skills listed in Questions 1 and 2 could be used.

ACTIVITY SHEET 5

Part I

Students should have arranged their work-expectation cards in order of importance. Orders will vary according to what each student expects from a job.

Part II

Students should have answered Questions 1 through 6. Students should have based their responses on results of the activity in Part I. Answers will vary.

ACTIVITY SHEET 6

Part I

Students should have listed specific sources from whom or which they could obtain information about the careers they selected.

Part II

Students should have answered Questions 1 through 11 with information from *Occupational Outlook Handbook* and sources listed in Part I. Answers will vary but should show the students researched their careers.

ASSIGNMENT SHEET 1

WELCOME TO THE REAL WORLD

B I

NAME ______________________________ SCORE _______

OBJECTIVE 7

Obtain employment information from classified advertisements.

INTRODUCTION

Employment information is available from a variety of sources. One important source is the classified advertisement section of newspapers.

DIRECTIONS

Classified advertisements cost money to print. To reduce the costs of printing a classified advertisement, newspapers often use abbreviations. Frequently used abbreviations and their definitions are given below. Use the abbreviations and definitions to obtain employment information from the three given classified advertisements. Write the interpretation next to each advertisement.

NOTE: Abbreviations for real classified advertisements may vary among newspapers and other publications.

Job Search/ Selection Skills

- Locate appropriate jobs

Functional Reading Skills

- Interpret abbreviations

AAE - Affirmative Action Employer
Ans. - Answer; to reply to
Appt. - Appointment
Asst. - Assistant

Bldg. - Building
Bus. - Business

Co. - Company
Comm. - Commission
Corp. - Corporation

Dept. - Department
Drv. lic. - Driver's license

E. - East
EOE - Equal Opportunity Employer
Eves. - Evenings
Excel. - Excellent

Maint. - Maintenance
Mech. - Mechanic or mechanical
M-F - Monday through Friday

N. - North
Natl. - National
Nec. - Necessary
Neg. - Negotiable

Pt. time - Part time
Perm. - Permanent
Per mo. or /mo - Per month
Per wk. or /wk - Per week
Per yr. or /yr - Per year

Refs. - References
Rel. - Reliable
Req. - Required

S. - South
Sal. - Salary
St. - Street

Gd. - Good
Gen. - General

Hr. - Hour
Hrly. - Hourly
Hskpr. - Housekeeper

K - Thousand

Lt. - Light

Mang. or Mgr. - Manager

Temp. - Temporary
Trans. - Transportation
Trk. - Truck
Typ. - Typing

W. - West
Wk. - Week or work
Wkdys. - Weekdays
Wkly. - Weekly

Yr. - Year
Yrly. - Yearly

1. Host, wkdys., and some eves. Appt. nec. Call 555-9920 or come by Ntl. Bldg., 200 W. High St. Sal. neg.

2. Earn money typ. at home. $30K/yr. potential. Ref. req. 1-800-555-6870.

3. Asst. Mgr. Drv. Lic. req. Must be rel. Gd. sal. Perm. Apply in person at 321 S. St. AAE/EOE.

ASSIGNMENT SHEET 2

WELCOME TO THE REAL WORLD

B I

NAME ______________________________ SCORE _______

OBJECTIVE 8

Evaluate interview situations.

INTRODUCTION

Attitude, personality, appearance, preparation, and work experience are all points the interviewer evaluates during a job interview.

DIRECTIONS

Read the information presented in Part I, "Interviewing Applicants." In Part II, answer questions to evaluate applicants presented in Part I. Refer to the information sheets and supplements for help in evaluating the applicants and answering the questions.

- Transfer knowledge/ training to new situations
- Evaluate alternatives
- Predict outcomes
- Draw conclusions

Job Acquisition/ Development Skills

- Interview for a job
- Practice good personal presentation

Part I: Interviewing Applicants

The Carswell Clothing Store needs a salesperson in the men's department. Mr. Carswell, the owner, interviews the following applicants:

Applicant No. 1:

Cindy Wu is 18. She graduated from high school three weeks ago. She worked part-time as a fry cook during her senior year. She did well in high school but has no interest in going to college. She would like to become a top salesperson someday and is willing to work hard to succeed. Cindy is willing to attend night school to improve her skills in selling. She arrived a few minutes late for her interview. She wore a nice suit and brought a resume and letters of reference.

Applicant No. 2:

Kent Bennet is 19. He dropped out of high school when he was 16 and in the tenth grade. He has worked at a number of jobs but never stayed with one job for more than four months. His experience includes working as a service station attendant, counter salesperson, delivery person, printer, and custodian. Kent does not know what he wants to do with his life, and he does not think about where he will be five, ten, or twenty years from now. His main interest presently is to buy a new car like the one his cousin has. He wore a dress shirt, tie, slacks, and a sport coat to the interview; he was on time for his appointment.

Applicant No. 3:

Katy Durham is 18. She graduated from high school three weeks ago. She worked part-time as a salesperson in a bicycle shop during her senior year. Her grades in school were mostly Cs. She thinks that as a career, she would like to go into business. Katy wants to attend a two-year college to meet the requirements for the university and then major in business administration. To save money for college, she would like to work at The Carswell Clothing Store for one year. Katy, wearing jeans and a blouse, arrived for her appointment five minutes early. She has an outgoing personality.

Applicant No. 4:

John Atman is 18. He graduated from high school three weeks ago. He has never worked at a paid or volunteer position. John's grades in school were mostly As and Bs, and his counselor encouraged him to go to college. John's parents cannot afford to send him away to college, and there is no college in his hometown. He thinks that if he works for a year and saves his money, he can go away to college. John has a rather outgoing personality. He arrived for the interview about five minutes before his appointment. He wore slacks and an open-collar sport shirt.

Part II: Evaluating the Applicants

1. If you were Mr. Carswell, which of the four applicants would you hire? Why?

____

____

____

____

____

____

2. If your first choice declined the offer, which applicant would you hire? Why?

____

____

____

____

____

____

3. Are there any applicants you would not hire, even if it meant you had to advertise the position again and interview additional applicants? Why?

____

____

____

____

____

____

Used with permission of Tennessee State Department of Education, Division of Vocational-Technical Education.

ASSIGNMENT SHEET 1

1. Host, weekdays, and some evenings. Appointment necessary. Call 555-9920 or come by National Building, 200 West High Street. Salary negotiable.
2. Earn money typing at home. $30,000 per year potential. References required. 1-800-555-6870.
3. Assistant Manager. Driver's license required. Must be reliable. Good salary. Permanent. Apply in person at 321 South Street. Affirmative Action Employer/Equal Opportunity Employer.

ASSIGNMENT SHEET 2

1. Answers may vary. Students' answers should explain why the applicant would make a good employee. Of the four applicants, John Atman is probably the best overall choice. He has a track record of working hard in school, is outgoing, wore nice (although not formal) clothes to the interview, and arrived at the interview early. His desire to attend college provides evidence that he is motivated and has goals. Cindy Wu and Katy Durham would also make good candidates.
2. Answers may vary but should be different than those given in Question 1. Answers should explain why the applicant would make a good employee. Of the four applicants, Cindy Wu would probably be the second-best choice. She shows evidence that she is motivated by having worked part-time while attending school and by graduating from high school. She also has a track record of doing well in school. She showed interest in the job by wearing nice clothes to the interview and by bringing a resume and letters of reference. The owner will probably want to know why Cindy was late for the interview and if she has a habit of being late for appointments. In many employers' eyes, being late for a job interview is reason enough not to hire the applicant.
3. Again, answers may vary but should be different than those given in Questions 1 and 2. Answers should explain why the applicant would not make a good employee. Of the four applicants, Kent Bennet would probably be the one Mr. Carswell should not hire. By dropping out of school, job-hopping, and not establishing goals, Kent shows that he would probably be an unmotivated, unreliable employee.

WRITTEN TEST

WELCOME TO THE REAL WORLD

B I

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with obtaining a career to their correct definitions. Write the correct letters in the blanks.

____ 1. Work that requires advanced study and training

____ 2. Natural tendency or ability to perform a task or skill

____ 3. Life work

____ 4. Power, competence, or talent to perform a task or skill

____ 5. Correct, good, or moral conduct and values

____ 6. Forms of payment other than a salary or wage

____ 7. Broad statement of something an individual wants to be, do, or have

____ 8. Nonverbal communication expressed through gestures, expressions, and posture

____ 9. Work at a particular place

___ 10. Employment status that results from continuous service with one company

___ 11. Planned or responsible activity an individual does with the expectation of a return

___ 12. Assurance that employment will be permanent

___ 13. Specific statement of how to achieve a goal

___ 14. Group of similar jobs or tasks performed for pay

a. Ability

b. Aptitude

c. Body language

d. Career

e. Entrepreneur

f. Ethics

g. Fringe benefits

h. Goal

i. Interest

j. Interview

k. Job

l. Job security

m. Life-style

n. Objective

o. Occupation

p. Profession

q. Resume

r. Seniority

s. Success

t. Work

OBJECTIVE 2

List steps in making a job-seeking plan.

____

____

____

____

____

____

____

OBJECTIVE 3

Select from the following list steps in preparing for a job interview. Write an "X" in the blank before each correct answer.

____ 1. Learn everything about the company and job from the interviewer.

____ 2. Ask the interviewer his or her name in the middle of the interview.

____ 3. Learn as much as possible about the company.

____ 4. Practice interviewing skills.

____ 5. Do not bring questions to the interview to avoid being rude.

____ 6. Plan for appearance.

____ 7. Wear casual clothes to avoid looking too stiff and formal.

____ 8. Learn as much as possible about the job.

____ 9. Practice looking serious and giving a very hard handshake to impress the interviewer.

___ 10. Practice polite ways to criticize former employers and co-workers.

___ 11. Know the interviewer's name and title.

___ 12. Prepare questions to ask at the interview.

___ 13. Find the location of the interview.

___ 14. Organize and bring needed materials.

___ 15. Be prepared to take a performance test.

OBJECTIVE 4 **List six ways to prepare appearance for a job interview.**

OBJECTIVE 5 **Select from the following list proper interviewing practices.** Write an "X" in the blank before each correct answer. The list is continued on the following page.

____ 1. Clear the air by talking about salary or wages first.

____ 2. Give the interviewer a "bone-crusher" handshake to impress him or her.

____ 3. Give the interviewer a "limp-wristed" handshake to make him or her feel strong and in control.

____ 4. Show independence by coming to the interview alone.

____ 5. Be positive.

____ 6. Adjust to the pace and style of the interviewer.

____ 7. Do not ask outright for the job.

____ 8. Share personal problems.

____ 9. Answer questions briefly but thoroughly.

___ 10. Thank the interviewer for his or her time and consideration.

___ 11. Be in control by crossing arms and staring into the interviewer's eyes.

___ 12. Remain calm.

___ 13. Know when the interview is completed.

___ 14. Ask questions about the job at the end of the interview.

___ 15. Show interest in the job.

___ 16. Be conscious of body language, and avoid nervous habits.

___ 17. Greet the interviewer.

___ 18. Remain standing until invited to sit down.

___ 19. Take control of the interview.

___ 20. Be prepared to tell "white lies" to make a good impression.

___ 21. Ask for the job.

___ 22. Let the interviewer guide the discussion.

___ 23. Offer to provide the interviewer with additional information.

___ 24. Write a follow-up letter thanking the interviewer and repeating a request for the job.

___ 25. Be prepared to talk about work experiences and special skills.

___ 26. Listen carefully and speak clearly.

OBJECTIVE 6 **List factors to consider when evaluating a job.**

____
____
____
____
____
____
____
____

NOTICE The following assignment sheets are not part of the written test. If the assignments have not been completed, check with the instructor.

OBJECTIVE 7 **Obtain employment information from classified advertisements.** SCORE ________

OBJECTIVE 8 **Evaluate interview situations.** SCORE ________

WRITTEN TEST ANSWERS

WELCOME TO THE REAL WORLD

B I

OBJECTIVE 1

1. p
2. b
3. d
4. a
5. f
6. g
7. h
8. c
9. k
10. r
11. t
12. l
13. n
14. o

OBJECTIVE 2

Answer should include the following:

- Consider personality and personal abilities, aptitudes, experiences, values, interests, and goals.
- Determine realistic employment possibilities.
- Prepare a resume.
- Arrange for a job interview.
- Participate in a job interview.
- Evaluate a job offer.
- Accept or reject a job offer.

OBJECTIVE 3

3, 4, 6, 8, 11, 12, 13, 14, 15

OBJECTIVE 4

Answer should include any six of the following:

- Dress for the job being offered.
- Dress simply and in good taste.
- Use jewelry sparingly.
- Wear clean, unwrinkled clothes.
- Wear neat or polished shoes.

- Wear clothes that are in good repair.
- Have clean, combed hair.
- Take a bath or shower the day of the interview.
- Use deodorant or antiperspirant.
- Brush teeth before leaving for the interview.
- Shave and trim a mustache and/or beard the day of the interview, if applicable.
- Use makeup sparingly, if applicable.
- Have clean hands and fingernails.
- Avoid using strong-smelling cologne or aftershave.
- Do not chew gum, eat candy, or smoke during the interview.
- Sit and stand up straight.
- Do not slouch.
- Maintain a pleasant expression.
- Keep good eye contact, but do not stare.
- Remain alert.
- Be interested.
- Be enthusiastic.

OBJECTIVE 5 4, 5, 6, 9, 10, 12, 13, 14, 15, 16, 17, 18, 21, 22, 23, 24, 25, 26

OBJECTIVE 6

Answer should include the following:

- Whether the company has a good reputation in the community and among its employees
- How well personal abilities, aptitudes, knowledge, skills, values, interests, and goals fit the job
- Whether there are opportunities for personal recognition and advancement
- How much the job pays
- How suitable work conditions are

OBJECTIVE 7

Refer to answers to Assignment Sheet 1.

OBJECTIVE 8

Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

KEYS TO CAREER SUCCESS

B II

INTRODUCTION

"It's hard to soar like an eagle when you think you're a turkey." This cliché can be applied to career success. People, like eagles, may not be able to meet their highest expectations if they do not understand and accept who they are, what they can do, and how they must use their surroundings to help themselves. An eagle, for example, can soar majestically—as long as it knows it is an eagle, and understands how the winds help it to fly. Without this knowledge, an eagle might end up thinking and acting like a turkey—staying on or near the ground all of its life.

In establishing careers, people are like eagles. Each has the ability to "soar," but an individual must understand what he or she can do, finding and progressing in a career that will utilize talents and abilities. The individual who "soars" in a career must also understand how the job environment works. If a person underestimates his or her abilities and talents and does not know how the job environment works, he or she may end up like the "grounded" eagle—working at a job and career that is not fulfilling.

UNIT OBJECTIVE

After completing this unit, the student should be able to identify ways to have career success. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with career success to their correct definitions.
2. Name reasons for wanting a job.
3. Select from a list guidelines for setting career goals.
4. Name guidelines to follow when starting a new job.
5. Complete sentences that describe employer expectations.
6. List employee responsibilities.
7. List ways to improve communication skills.
8. Select from a list ways to listen more effectively.
9. Complete sentences that describe how to treat a customer.
10. Name reasons why people lose jobs.

11. List ways to handle loss of employment.
12. Distinguish between friendly and unfriendly ways to greet customers. (Assignment Sheet 1)
13. Develop solutions for problems at work. (Assignment Sheet 2)

SUGGESTED ACTIVITIES

KEYS TO CAREER SUCCESS

B II

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss ways to make progress on the job and have success in a career.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Use the most recent edition of *What Color Is Your Parachute? A Practical Manual for Job-Hunters and Career-Changers* as a reference.

- Arrange for the use of all computer and audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Explain to students that the more people know about the job environment, world of work, and employer expectations, the better they will be able to make progress on jobs and in careers.

- Discuss reasons for leaving and staying at a job and/or career. Point out that surveys show on average, an American will change jobs eight times during his or her working years. Students should know it is wise to expect and prepare for job and career changes.

- Discuss terms and definitions used in this unit.

Objective 2

- Introduce the objective by asking students why they work or might choose to work.

- Share the following results of a 1989 Gallup Poll on how full-time workers feel about their jobs. Discuss reasons behind the statistics.

  - Twenty-eight percent are "completely satisfied" with their jobs.

  - Sixty percent are "mostly satisfied" with their jobs.

  - Nine percent are "mostly dissatisfied" with their jobs.

  - Three percent are "completely dissatisfied" with their jobs.

  - Fifty-eight percent gain "a sense of identity" from their jobs.

  - Thirty-nine percent think their jobs are just what they "do for a living."

  - College-educated workers and those with higher incomes are more likely to be satisfied with their jobs.

Objective 3

- Explain to students that developing career goals will help them use their time, energy, and resources in productive ways.

- Have students practice writing specific career goals. Explain that the person who writes his or her goals is making more of a commitment to meeting them than the person who just thinks about his or her goals.

Objective 4

- Review guidelines to follow when starting a new job.

- Have students use the computer program *Job Success*.

  NOTE: This program deals with work habits, personal appearance, and job orientation.

- Show the video *On the Job.*

  NOTE: This video provides the viewer with tips for improving job-related behavior and surviving the first days on the job.

Objective 5

- Use the fact sheet *Skills for Employment: Accepting and Starting the Job* to help students understand employer expectations and employee responsibilities.

- Emphasize the importance of communicating and getting along with the employer. Explain to students that poor employer/employee relations usually decrease employee productivity.

- Explain that employees can lose their jobs if they do not meet employer expectations or get along well with co-workers and supervisors.

- Explain the importance of attendance. Discuss that if an employee does not show up at work, everyone else must work harder to get their work and the work of the absent employee completed.

- Lead a discussion on what are good and poor reasons for missing work.

  NOTE: Invite a Job Service representative, career guidance counselor, or an employer to class to describe characteristics of successful employees. Good and poor reasons for being absent could be included in the presentation.

Objective 6

- Review employee responsibilities.

- Have students use the computer program *Job Success: Your Work Habits.*

  NOTE: This computer program helps the user assess his or her attitudes toward work and his or her ability to adapt to different job situations.

- Show students the video *Manners at Work.*

  NOTE: This 18-minute video shows that good manners are career assets. It includes "slice-of-life" vignettes that explore good telephone manners, proper introductions, respect for co-workers and supervisors, smoking rules, the handshake, work-place chivalry, and "taboo" conversation topics.

- Have students complete Activity Sheet 1, "Identifying Job-Related Strengths and Weaknesses."

Objectives 7 and 8

- Explain to students that good communication is one of the keys to career success and that there are many barriers that can interfere with good communication.

- Have students role-play a dialogue between two people having a problem. The problem could be between employer/employee, teacher/student, parent/child, wife/husband. Discuss communication barriers that further complicate the problem.

- Have students brainstorm "labels" given to people. Discuss the communication problems that result from using "labels."

- Have four students (two pro, two con) research and debate a controversial topic. Examples of topics include capital punishment, the Equal Rights Amendment, women and the draft, birth control, nuclear energy, and drug abuse. Have the other students listen to the debate and answer the following questions:

  - What problems come up when the opposing side forgets to listen for feelings?
  - Why is it difficult for sides to agree on value statements?
  - How often did the opposing side mistake feelings for facts?
  - Why is it more difficult to agree on values than facts?
  - What communication barriers arise when opinions and feelings get in the way of listening?
  - Did the audience let personal feelings and attitudes affect the way they heard and reacted to the debate? If so, how?

- Refer to Section A, Unit III, "Communication," in the *Adult and Family Living* curriculum guide for more information on communication and listening skills.

Objective 9

- Discuss with students why it is important to treat customers with honesty and respect.
- Have students complete Assignment Sheet 1 on how to greet customers.

Objectives 10 and 11

- Invite a resource person from a state or private employment office to visit the class and share ways to handle loss of employment.
- Invite a counselor to discuss ways an unemployed person can maintain optimum health, good personal relationships, and job skills.

APPLICATION

Objective 12

- If it has not already been assigned, have students complete Assignment Sheet 1 on how to greet customers.

Objective 13

- Explain to students that problems will occur on the job at some time. This objective will give them practice in how to handle different kinds of problems.
- Ask students to describe problems they have had at work. Divide the class into groups to apply problem-solving and decision-making steps. Refer to Section A, Unit I, "The Leader's Edge," for steps in problem solving and decision making.
- Have students discuss how to solve various work problems.

  EXAMPLES: An employee who wastes time, takes long work breaks, uses crude language, constantly complains, is sloppy, or is a "perfectionist"

- Use the curriculum guide *Sexual Harassment on the Job* as a teaching resource. Help students learn the laws that pertain to sexual harassment and sex discrimination. Point out other types of on-the-job discrimination and what the employee can do to protect himself or herself from discrimination.

  EXAMPLES: Discrimination based on race, religion, skin color, physical appearance

- Have students complete Assignment Sheet 2 on solving problems at work.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Manners at Work*

  NOTE: This video may be ordered from The Learning Seed Company, 330 Telser Road, Lake Zurich, Illinois 60047, phone 800-634-4941.

- *On the Job*

  NOTE: This 18-minute video is available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order this video from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers may obtain information on ordering *On the Job* from Educulture, Inc., 1 Cycare Plaza, Suite 818, Dubuque, IA 52001-9990, phone 800-553-4858.

Computer Software

- *Job Success*

  NOTE: This program is available from MCE, Lawrence Productions, Inc., 1800 South 35th Street, Galesburg, Michigan 49053-9687, phone 800-421-4157.

- *Job Success: Your Work Habits*

  NOTE: This program is available from VMH Product Marketing, Inc., 2241 West Lindsey, Suite 510, Norman, Oklahoma 73069, phone 405-360-7575.

Publication

- *Sexual Harassment on the Job.* Columbia, Missouri: University of Missouri-Columbia, Instructional Materials Laboratory, 1987.

  NOTE: This publication is available from Instructional Materials Laboratory, University of Missouri-Columbia, 2316 Industrial Drive, Columbia, Missouri 65202, phone 800-669-2465.

UNIT REFERENCES

- *Adult and Family Living.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1990.

  NOTE: Teachers may obtain *Adult and Family Living* by writing to the Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, or by calling 800-522-5810. Out-of-state teachers may call 800-654-4502.

- Bailey, Larry J. *Working Skills for a New Age.* Albany, New York: Delmar Publishers, Inc., 1990.

- Benson, Ann. *Home Economics II: Basic Core.* Revised by Debbie Truitt. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1980.

- Bolles, Richard N. *The 1990 What Color Is Your Parachute? A Practical Manual for Job-Hunters & Career-Changers*, rev. ed. Berkeley, California: Ten Speed Press, 1990.

  NOTE: Most bookstores and public libraries carry this book. Information on ordering the book is available from Ten Speed Press, P.O. Box 7123, Berkeley, California 94707.

- Brewner, Margaret M. et al. *Life Skills Attitudes: On the Job.* New York: Educational Design, Inc., 1980.

- Campbell, Richard and Mary J. Thompson. *Working Today and Tomorrow.* St. Paul, Minnesota: EMC Publishing, 1987.

- *Decisions for Independent Living*, Vol. I. Fargo, North Dakota: North Dakota State University, Department of Home Economics Education, 1989.

- Drummond, Sarah et al. *Skills for Employment: Accepting and Starting the Job.* Home Economics Fact Sheet No. T-6107. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

  NOTE: Home Economics Fact Sheet and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may by ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- Jones, Richard D. *Getting Ready: Decisions, Jobs, Careers.* Albany, New York: Delmar Publishers, Inc., 1989.

- Kelly, Joan and Ruth Volz-Patton. *Career Skills.* Encino, California: Glencoe Publishing Company, 1986.

- Kennedy, Joyce L. and Darryl Laramore. *Joyce Lain Kennedy's Career Book.* Lincolnwood (Chicago), Illinois: National Textbook Company, 1988.

- "Most Jobholders Content With Jobs." *NewsPress* (Stillwater, Oklahoma), September 4, 1989, p. 1, cols. 4-5.

- U.S. Department of Labor, Bureau of Labor Statistics. *Tomorrow's Jobs: Overview.* (Reprinted from the Occupational Outlook Handbook 1988-89 Edition.) Bulletin 2300-1. Washington, D.C.: U.S. Government Printing Office, 1988.

OBJECTIVE 1

Match terms associated with career success to their correct definitions.

- **Attitude**—Thoughts, feelings, and judgments about the surrounding world
- **Bias**—Preferred opinion; preference interferes with ability to make an impartial judgment
- **Communication**—Exchange of thoughts through speech, signals, or writing
- **Criticism**—Act of disapproving
- **Customer**—Person to whom a good or service is sold

  NOTE: Customers may be called by different names. For instance, "clients" are customers of accountants, and "patients" are customers of doctors and nurses.

- **Nonverbal communication**—Unspoken means of sending a message

  EXAMPLES: Smiling to show approval, frowning to show displeasure, grimacing to show pain

- **Resource**—The means to obtain a need or want

  EXAMPLE: Job skill

- **Trait**—Distinguishing characteristic

OBJECTIVE 2

Name reasons for wanting a job.

Before looking for a job, an individual needs to know why he or she wants to work, identifying one or several reasons. The individual can then look for a job that meets those needs. Reasons a person may want a job include the following:

NOTE: People may have reasons other than those listed in this objective.

- To pay for basic needs

  EXAMPLES: Food, clothing, shelter

- To raise a person's standard of living
- To be with other people
- To obtain personal satisfaction
- To gain a sense of identity
- To obtain experience

  NOTE: Experience helps a person obtain pay raises and advance to new jobs.

OBJECTIVE 3

Select from a list guidelines for setting career goals.

People who set their sights on nothing usually get just that. A person without career goals is like an archer without a target. The archer has no idea where his or her arrows will land. A person looking for jobs without setting goals does not know what his or her efforts will achieve, and will likely end up working at jobs that do not lead to a satisfying career. The person who sets career goals has a target. Aiming for that target, he or she will eventually hit the bull's eye and find a satisfying career. Guidelines for making career goals include the following:

- Make goals challenging but realistic.
- Change goals as needed.

- Consider personal factors when setting goals.

  EXAMPLES: Values, personality, interests, abilities, skills

- Set a time schedule for meeting goals.

- State goals specifically and in writing.

OBJECTIVE 4

Name guidelines to follow when starting a new job.

A new employee wants to make a favorable impression during the first days and weeks of a job. Following are some tips to help the new employee make that favorable impression and begin work on a positive note:

- Know and keep working hours.

  NOTE: The employee should know when to arrive and when to leave each workday, when to take breaks, if and when any overtime is expected, and if the employee is expected to work on holidays or weekends.

- Understand and complete work forms.

  EXAMPLES: Form W-4 (Employee's Withholding Exemption Certificate), timecard, paycheck and pay stub, employee identification card, parking card, insurance forms

- Learn job responsibilities.

  EXAMPLES: Who is the supervisor, what are the job description and job duties, how to perform job duties, what were the duties of the person who previously held the job

  NOTE: A new employee should ask questions if a job duty or some other aspect of the job seems unclear.

- Learn about the company.

- Learn who other workers are.

  EXAMPLES: Names, work responsibilities

OBJECTIVE 5

Complete sentences that describe employer expectations.

Today, there are more than 100 million American civilian jobs. By the beginning of the twenty-first century, more than 139 million people will be working in American civilian jobs. When employers have so many people from which to choose, how can *one person* hope to find that first job or progress to new jobs? One person can compete successfully in the job market—if he or she is willing to meet the following employer expectations:

- Be **on time** to work.
- **Dress** appropriately for the job.

  NOTE: An employee who is unsure about what to wear at work should ask the supervisor.
- Avoid being **absent**.

  NOTE: Most employers will accept absences due to illness or emergencies.
- Call the **supervisor** when absent.
- Be able to work alone and **in teams**.
- Listen to and follow **instructions.**
- Accept **criticism**.
- **Work** while on the job.

  NOTE: An employee should avoid using company time for personal business. An employee should avoid making personal phone calls or conducting other kinds of personal business while at work. Employees should also be careful not to interfere with other workers by talking too much or being distracting.
- Become **better** at performing the job.

OBJECTIVE 6 **List employee responsibilities.**

A high school student is near the top of his or her profession (of being a student). Upon entering the work world, that upper level status drops. In the words of career columnist Joyce Lain Kennedy, "Now you're starting over. It's back to square one—you're a freshman, a beginner, a rookie." She goes on to write that "entering the working world is almost like being a newcomer in a foreign land: You'll have to adjust to a new culture, different behavior, unfamiliar customs, and if technical jargon is spoken where you work, a new language." The work-force rookie becomes a veteran by learning and practicing the following employee responsibilities:

- Get along with the supervisor and co-workers.
- Avoid conflict of interest with other jobs or personal life.
- Do the best work possible.
- Ask the supervisor or co-workers questions when unsure about a situation or task.
- Learn and follow company rules and regulations.
- Show pride in and loyalty to the job and company.
- Be willing to try new duties.
- Develop new job-related skills.
- Obtain additional training and education.
- Look for opportunities to learn on the job.
- Be honest and ethical.

  EXAMPLES: Do not reveal confidential information. Do what is right. Finish work assignments on time. Do the best job possible. Respect the supervisor's authority. Treat other people with respect.

- Be efficient, organized, and neat.

  NOTE: Being efficient means finding ways to save money and time on the job without sacrificing quality.

- Do the most important work when energy and creativity are high.

  NOTE: The time of day when people are most energetic and creative varies with the individual.

- Be dependable.

OBJECTIVE 7

List ways to improve communication skills.

In most jobs, a person has to communicate with co-workers, customers, and/or supervisors. Learning and developing good communication skills can help an individual progress within his or her job and company. Following are ways a person can improve communication skills required on the job:

- Be courteous, cooperative, and friendly.
- Avoid gossip.
- Make good use of time.
- Maintain a sense of humor.
- Avoid making critical and sarcastic remarks.
- Choose an appropriate time for communicating.

  EXAMPLES: Selecting a time when the other person is not busy or tired and can listen

- Maintain a pleasant tone of voice.
- Observe nonverbal cues.

  NOTE: Nonverbal cues are forms of communication other than words. Almost 65 percent of communication is nonverbal.

- Provide feedback.
- Use "I" messages rather than "you" messages.

  NOTE: "I" messages make the communicator responsible for the statement being made. "You" messages are often used to criticize or blame others.

- Listen carefully.

OBJECTIVE 8

Select from a list ways to listen more effectively.

Listening is an important job skill. By listening carefully, a person learns how to do a job correctly and how to make progress on a job. However, good listening skills are difficult to develop because of two traits people possess. The first trait is that people can listen faster than they can talk. Most people speak at a rate of about 125 words per minute and hear about 400 words per minute. The ability to hear so fast often causes people to think ahead of the person who is talking. Thinking ahead hinders communciation, because the listener is not paying attention to what the speaker has to say. The second trait that hinders the development of listening skills is memory. People remember only 20 percent of what they hear. To overcome their tendency to think ahead and forget what they hear, people should practice the following habits when listening to another person speak:

- Be empathetic.

  NOTE: An empathetic person tries to understand and sympathize with how another person is feeling.

- Concentrate.
- Develop interest.
- Be unbiased.
- Listen for what the speaker is and is not saying.

  NOTE: The speaker's body language or manner and tone of voice may conflict with his or her words.

- Eliminate distractions.
- Learn about the discussion topic ahead of time, if possible.
- Remember and use names and proper titles.
- Rephrase key statements in the form of questions to make sure interpretations are accurate.

  EXAMPLE: Speaker: "I am not sure how to study for the upcoming test."

  Listener: "You are not sure how to prepare for the test? Maybe I can help."

- Take notes, if appropriate.

OBJECTIVE 9

Complete sentences that describe how to treat a customer.

At the beginning of the twenty-first century, four out of five jobs will be in industries that provide services to other people. These industries include banking, retailing, insurance, health care, education, data processing, and management consulting. Although there are several kinds of service industries, they all have one thing in common: *serving customers*. Because the majority of future jobs will involve serving customers, employees that want to obtain, keep, and advance in their jobs need to know how to treat customers. Following are guidelines for the proper way to treat customers:

- **Greet** customers quickly and courteously.
- Let customers know they will be **helped** as soon as possible.
- Show interest by **listening to** and **looking at** customers.
- Ask questions to learn customers' **needs**.
- Provide **knowledgeable** answers to questions by knowing the company's products and/or services.
- Treat customers with **respect**.
- Be **friendly** and **enthusiastic**.
- Keep calm and do not get **defensive** when handling complaints.

  NOTE: When handling complaints, an employee should first try to understand what the customer wants and should then provide the solution. If the employee cannot provide the solution, he or she should ask the supervisor for help.
- Do not **socialize** with co-workers or friends when customers are waiting for help.
- Do not let **personal problems** interfere with serving customers.
- Treat each customer as an individual; do not let a **bad experience** with one customer affect the way other customers are treated.
- Give **good service** so customers will want to return.

OBJECTIVE 10

Name reasons why people lose jobs.

Change is a part of life. One of the changes that occurs in many people's lives is job loss. People can lose their jobs for a number of reasons, including:

- Inability to get along with other people
- Poor attitude
- Lack of work ethics

  EXAMPLES: Carelessness, too much attention to outside interests, not following rules, irresponsibility, lack of initiative, missing too much work

- Poor appearance

  NOTE: Poor appearance means dressing inappropriately or grooming improperly for the job. It does not refer to a person's physical characteristics.

- Lack of technical knowledge and/or skills
- Economic conditions
- Health-related factors
- Resignation
- Retirement
- Transfer

OBJECTIVE 11 **List ways to handle loss of employment.**

Losing a job can be a difficult experience. The loss often hurts a person's finances and self-esteem. However, losing a job does not have to be a negative experience. After allowing a small amount of time to recover from the loss, a person can do the following things to recover and make the job loss a positive experience:

- Realize that many people lose jobs and are still able to find new and better jobs.
- Read about people who have turned job losses into positive experiences.
- Take time to mourn the loss.
- Try to be around and talk to positive people.
- Be creative in looking for new employment.

  EXAMPLE: Turn a hobby into a profitable business.
- Make necessary changes to avoid depression.

  EXAMPLES: Organize time each day to look for work.
  Take care of personal appearance.
- Maintain self-respect through continued self-improvement.

  EXAMPLES: Enroll in a vocational training program. Begin a new hobby.
- Investigate new job and career possibilities.
- Take time to rethink personal and career needs.
- Use all possible sources and resources to look for employment.

  EXAMPLES: Classified advertisements, state employment offices, company employment offices, college and university employment bulletin boards, leads from friends and family
- Volunteer for community service.

  NOTE: Volunteer work sometimes leads to paid employment.

ACTIVITY SHEET 1 | **KEYS TO CAREER SUCCESS** | **B II**

NAME ______________________________

IDENTIFYING JOB-RELATED STRENGTHS AND WEAKNESSES

INTRODUCTION

All people possess job-related strengths and weaknesses. Job-related strengths are those traits that help job performance. Job-related weaknesses are those traits that hinder job performance. Identifying job-related strengths and weaknesses can help a person in two ways. First, the person who knows his or her strengths is better able to use them to perform a job well. Second, a person who knows his or her weaknesses can work to improve those weaknesses so that they eventually become strengths.

DIRECTIONS

Rate how strong or weak you are in the following job-related traits by writing an "X" under the appropriate column. Identify how to strengthen your weaknesses by answering the two questions that follow the chart.

Job Search/ Selection Skills

- Analyze personal occupational aptitudes

Job Acquisition/ Development Skills

- Develop good work habits/attitudes

Teamwork/ Cooperative Skills

- Identify values/ attitudes
- Select appropriate behavior
- Identify personal styles

Do You...	GOOD	FAIR	NEED TO IMPROVE
Get along with others?			
Smile easily?			
Follow directions?			
Respect authority?			
Get to work/school on time?			
Work well with others?			
Rarely complain?			
Have a positive attitude?			
Appear well-groomed?			
Complete assignments on time?			
Perform quality work?			
Take criticism well?			
Respect others?			

Do You...	GOOD	FAIR	NEED TO IMPROVE
Show a willingness to work?	____	____	____
Communicate well?	____	____	____
Listen carefully?	____	____	____
Admit mistakes?	____	____	____
Adapt easily to changes?	____	____	____
Concentrate well?	____	____	____
Have a good attention span?	____	____	____
Respect yourself?	____	____	____
Organize your time and tasks?	____	____	____
Look for opportunities to learn new skills?	____	____	____
Volunteer for tasks/assignments?	____	____	____
Solve problems on the job/at school?	____	____	____
Like to try new things?	____	____	____
Set goals and work at meeting them?	____	____	____

1. Which of the job-related traits do you "need to improve"?

____

____

____

____

____

____

2. What can you do to improve in these areas?

____

____

____

____

____

____

ACTIVITY ANSWERS

KEYS TO CAREER SUCCESS

B II

ACTIVITY SHEET 1

Students' answers will vary depending on their personal strengths and weaknesses. Answers to Questions 1 and 2 should be based on what weaknesses students identified in the given chart. Answers to Question 2 should identify ways the students can strengthen their weaknesses.

ASSIGNMENT SHEET 1

KEYS TO CAREER SUCCESS

B II

NAME ______________________________ SCORE _______

OBJECTIVE 12

Distinguish between friendly and unfriendly ways to greet customers.

INTRODUCTION

How customers are greeted and treated is important. If customers do not feel welcome, they will not return to do business. If they do not return, the "offending" company will not do well and the jobs of its employees may be endangered. The more an individual can do to help a company's customers, the better off the company and its employees will be. An important step in treating customers well is greeting them in a friendly manner. Refer to Objective 9 for guidelines on how to treat customers.

DIRECTIONS

Following are 10 comments made to customers. Put a check (✓) in front of the friendly greetings.

____ 1. "We close in 5 minutes. Are you about finished with your shopping?"

____ 2. "That item must be temporarily out of stock. Let me see if I can order it for you."

____ 3. "Good morning! Welcome to our store."

____ 4. "If it isn't on the shelf then we don't have it."

____ 5. "I'm busy now. Can you come back tomorrow?"

____ 6. "Let me hang those things back on the rack for you."

____ 7. "Thank you for shopping with us, Mrs. Karnes. Please come back the next time you need our services."

____ 8. "I don't know if we carry that brand. You'll just have to look."

____ 9. "Could I put those items on the counter for you while you finish your shopping?"

___ 10. "Welcome to our store! How may I help you?"

Job Acquisition/ Development Skills

- Apply business etiquette
- Develop good work attitudes
- Deal effectively with customers

General Relating Skills

- Apply information to life experiences
- Interact with customers

ASSIGNMENT SHEET 2

KEYS TO CAREER SUCCESS

B II

NAME ______________________________ SCORE _______

OBJECTIVE 13 **Develop solutions for problems at work.**

INTRODUCTION

Learning how to handle problems at work is a skill every employee needs. To acquire problem-solving skills, an individual can practice solving problems in simulated work situations. This assignment provides that opportunity.

DIRECTIONS

Read the case studies, and answer the questions that follow. For help in solving problems and making decisions, refer to Section A, Unit I, "The Leader's Edge."

- Transfer knowledge to new situations
- Define a problem
- Apply a problem-solving model
- Devise a solution

Job Acquisition/ Development Skills

- Develop good work habits/attitudes
- Deal effectively with supervisors and co-workers

Situation I

Rudy, Zack, and Benji work after school in the stockroom of a busy supermarket. Lately, Zack has seen Rudy and Benji punching each other's time cards if one of them is late.

1. What are Rudy and Benji doing? What is the problem?

____

____

____

____

____

____

____

____

____

____

2. What is Zack's responsibility as an employee? As a friend?

3. What would you do if you were Zack?

4. If you tried the answer given to Question 3, what do you think would happen to you, Benji, and Rudy?

Situation II

Tara is a 15-year-old sophomore who works part time at a local restaurant. After receiving a very irregular work schedule for several weeks, she asks her supervisor why. He replies, "Meet me after work, honey, and we'll talk about it."

5. What is the problem Tara faces?

6. What are possible solutions to Tara's problem?

7. If you were Tara, what would you do?

8. If you tried the solution to Question 7, what do you think would happen?

Situation III

Jane is a delivery person for a local pizza establishment. One night as she and her co-worker Mary are leaving to make deliveries, Jane notices Mary drinking beer in a delivery van.

9. What is the problem?

____

____

____

____

10. What actions could Jane take to solve the problem?

____

____

____

____

____

____

____

____

11. If you were Jane, which solution would you choose?

____

____

____

____

____

____

12. If you tried the solution given to Question 11, what do you think would happen?

____

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____

ASSIGNMENT SHEET 1

2, 3, 6, 7, 9, 10

ASSIGNMENT SHEET 2

Students' answers will vary. The following are examples of possible answers:

1. Rudy and Benji are stealing from their employer.
2. As an employee, Zack should tell the supervisor. As a friend, Zack could confront Rudy and Benji and ask them to stop stealing company time and confess their dishonesty to their supervisor.
3. One of the options from Question 2 should be given.
4. Rudy and Benji might become angry, discontinue their "stealing," continue their "stealing," and/or be fired.
5. Sexual harassment.
6. Tara could quit her job, accept the work schedule and say nothing more, discuss the situation with the restaurant owner (by herself or with her parents), obtain advice about what to do from her parents or other responsible adults, research the illegality of sexual harassment and write a letter to the manager and owner about the consequences of such behavior, and/or take legal action.
7. One of the options from Question 6 should be listed.
8. Tara could find another job, take no action and have to face more harassment, talk to the restaurant owner and obtain a better schedule and resolution to the harassment problem, write a letter to the restaurant owner and/or manager and obtain a resolution to her problem, and/or take legal action.
9. Mary is drinking alcohol while driving and working.
10. Jane could say nothing (not a good choice), or she could confront Mary and/or report the problem to their supervisor.
11. One of the options from Question 10 should be listed.
12. Mary might deny the accusation or that she drinks at all, confess and seek help, confess and lose her job, be arrested for drinking and driving, hurt herself or another person by drinking and driving, be angry with Jane.

WRITTEN TEST

KEYS TO CAREER SUCCESS

B II

NAME ________________________________ SCORE _______

OBJECTIVE 1

Match terms associated with career success to their correct definitions. Write the correct letters in the blanks.

____ 1. Act of disapproving

____ 2. Preferred opinion; preference interferes with ability to make an impartial judgment

____ 3. Exchange of thoughts through speech, signals, or writing

____ 4. Unspoken means of sending a message

____ 5. Distinguishing characteristic

____ 6. The means to obtain a need or want

____ 7. Thoughts, feelings, and judgments about the surrounding world

____ 8. Person to whom a good or service is sold

a. Attitude

b. Bias

c. Career

d. Communication

e. Criticism

f. Customer

g. Goal

h. Nonverbal communication

i. Objective

j. Resource

k. Trait

OBJECTIVE 2

Name four reasons for wanting a job.

____

____

____

____

OBJECTIVE 3

Select from the following list guidelines for setting career goals. Write an "X" in the blank before each correct answer.

____ 1. Set a time schedule for meeting goals.

____ 2. Set goals low so they can be easily reached.

____ 3. Set goals to please others.

____ 4. Consider only career factors when setting career goals.

____ 5. State goals specifically and in writing.

____ 6. Make goals challenging but realistic.

____ 7. Change goals as needed.

____ 8. Keep goals as general as possible.

____ 9. Consider personal factors when setting goals.

OBJECTIVE 4

Name four guidelines to follow when starting a new job.

____

____

____

____

OBJECTIVE 5

Complete sentences that describe employer expectations. Write the correct word in each blank. Select words from the given list.

1. Call the ____________________ when absent.
2. Be able to work alone and ______ ____________________ .
3. ______________ appropriately for the job.
4. Become ____________________ at performing the job.
5. Avoid being ________________ .
6. Accept ______________________ .
7. _______ while on the job.
8. Listen to and follow ___________ .
9. Be ____ _____________ to work.

- Absent
- Best friend
- Better
- Criticism
- Draw
- Dress
- Gossip
- Instructions
- In teams
- Late
- On time
- Supervisor
- Work

OBJECTIVE 6

List six employee responsibilities.

____

____

____

____

____

____

____

____

OBJECTIVE 7 **List six ways to improve communication skills.**

____

____

____

____

____

____

OBJECTIVE 8 **Select from the following list ways to listen more effectively.**
Write an "X" in the blank before each correct answer.

____ 1. Remember and use names and proper titles.

____ 2. Rephrase key statements in the form of questions to make sure interpretations are accurate.

____ 3. Take notes, if appropriate.

____ 4. Stare at the speaker to show intense interest.

____ 5. Avoid asking questions about what the speaker is saying.

____ 6. Concentrate.

____ 7. Think ahead of the speaker to prepare a reply.

____ 8. Develop interest.

____ 9. Do not take notes, as that is too distracting for the speaker.

___ 10. Be empathetic.

___ 11. Listen for what the speaker is and is not saying.

___ 12. Yawn as a polite way of letting the speaker know the conversation is taking too long.

___ 13. Eliminate distractions.

___ 14. Learn about the discussion topic ahead of time, if possible.

___ 15. Be unbiased.

___ 16. Do not be distracted by the speaker's nonverbal forms of communication.

OBJECTIVE 9

Complete sentences that describe how to treat a customer. Write the correct word in each blank. Select words from the given list.

1. Do not ______________ with co-workers or friends when customers are waiting for help.
2. Let customers know they will be ______________ as soon as possible.
3. Ask questions to learn customers' ______________ .
4. ______________ customers quickly and courteously.
5. Treat customers with ______________ .
6. Be ______________ and ______________ .
7. Keep calm and do not get ____________ when handling complaints.
8. Show interest by _________ _________ and ______________ ______________ customers.
9. Do not let ______________ ______________ interfere with serving customers.
10. Treat each customer as an individual; do not let a ______________ ______________ with one customer affect the way other customers are treated.
11. Provide ______________ answers to questions by knowing the company's products and/or services.
12. Give ______________ ______________ so customers will want to return.

- Bad experience
- Defensive
- Enthusiastic
- Friendly
- Good service
- Greet
- Helped
- Knowledgeable
- Listening to
- Looking at
- Needs
- Personal problems
- Respect
- Socialize

OBJECTIVE 10 **Name four reasons why people lose jobs.**

OBJECTIVE 11 **List four ways to handle loss of employment.**

NOTICE The following assignment sheets are not part of the written test. If the assignments have not been completed, check with the instructor.

OBJECTIVE 12 **Distinguish between friendly and unfriendly ways to greet cutomers.** SCORE ________

OBJECTIVE 13 **Develop solutions for problems at work.** SCORE ________

KEYS TO CAREER SUCCESS

OBJECTIVE 1

1. e
2. b
3. d
4. h
5. k
6. j
7. a
8. f

OBJECTIVE 2

Answer should include four of the following:

- To pay for basic needs
- To raise a person's standard of living
- To be with other people
- To obtain personal satisfaction
- To gain a sense of identity
- To obtain experience

OBJECTIVE 3

1, 5, 6, 7, 9

OBJECTIVE 4

Answer should include four of the following:

- Know and keep working hours.
- Understand and complete work forms.
- Learn job responsibilities.
- Learn about the company.
- Learn who other workers are.

OBJECTIVE 5

1. Supervisor
2. In teams
3. Dress
4. Better
5. Absent
6. Criticism
7. Work
8. Instructions
9. On time

OBJECTIVE 6

Answer should include six of the following:

- Get along with the supervisor and co-workers.
- Avoid conflict of interest with other jobs or personal life.
- Do the best work possible.
- Ask the supervisor or co-workers questions when unsure about a situation or task.
- Learn and follow company rules and regulations.
- Show pride in and loyalty to the job and company.
- Be willing to try new duties.
- Develop new job-related skills.
- Obtain additional training and education.
- Look for opportunities to learn on the job.
- Be honest and ethical.
- Be efficient, organized, and neat.
- Do the most important work when energy and creativity are high.
- Be dependable.

OBJECTIVE 7

Answer should include six of the following:

- Be courteous, cooperative, and friendly.
- Avoid gossip.
- Make good use of time.
- Maintain a sense of humor.
- Avoid making critical and sarcastic remarks.
- Choose an appropriate time for communicating.
- Maintain a pleasant tone of voice.
- Observe nonverbal cues.
- Provide feedback.
- Use "I" messages rather than "you" messages.
- Listen carefully.

OBJECTIVE 8

1, 2, 3, 6, 8, 10, 11, 13, 14, 15

OBJECTIVE 9

1. Socialize
2. Helped
3. Needs
4. Greet
5. Respect
6. Friendly; Enthusiastic
7. Defensive
8. Listening to; Looking at
9. Personal problems
10. Bad experience
11. Knowledgeable
12. Good service

OBJECTIVE 10

Answer should include four of the following:

- Inability to get along with other people
- Poor attitude
- Lack of work ethics
- Poor appearance
- Lack of technical knowledge and/or skills
- Economic conditions
- Health-related factors
- Resignation
- Retirement
- Transfer

OBJECTIVE 11

Answer should include four of the following:

- Realize that many people lose jobs and are still able to find new and better jobs.
- Read about people who have turned job losses into positive experiences.
- Take time to mourn the loss.
- Try to be around and talk to positive people.
- Be creative in looking for new employment.
- Make necessary changes to avoid depression.
- Maintain self-respect through continued self-improvement.
- Investigate new job and career possibilities.
- Take time to rethink personal and career needs.
- Use all possible sources and resources to look for employment.
- Volunteer for community service.

OBJECTIVE 12 Refer to answers to Assignment Sheet 1.

OBJECTIVE 13 Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

TEXTILE TECHNOLOGY

C I

INTRODUCTION

Clothing looks better and lasts longer with proper care. One way to ensure that clothing is cared for properly is to become familiar with the characteristics and uses of fibers and learn how fabrics are constructed from these fibers. Even before a clothing item is purchased, knowledge of textile technology helps consumers make shopping decisions based on the kind of care a clothing item will require. Before buying fabric for a sewing project, gaining knowledge about textiles will help in selecting a fabric that will produce the desired results.

UNIT OBJECTIVE

After completing this unit, the student should be able to identify characteristics of natural and synthetic fibers and demonstrate the ability to recognize basic fabric construction. The student will demonstrate competency by completing the assignment sheet and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with textile technology to their correct definitions.
2. Match names of natural fibers with identifying characteristics.
3. Select from a list the names of synthetic fibers.
4. List common methods of fabric construction.
5. Explain how different weaving techniques produce different fabrics.
6. Recognize characteristics of basic knits.
7. Discuss ways fabric is colored and printed.
8. List advantages of computer-aided design.
9. Determine care required for clothing items. (Assignment Sheet 1)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss textile technology.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Arrange for the use of all audiovisual and computer equipment that will be needed.

DELIVERY

Objective 1

- Discuss the terms and definitions that will be used in this unit.

- Use a bulletin board to show fabric samples made from natural and synthetic fibers. Use samples from Tex-Swatch Reference Files.

- Have students bring clothing items that have pilled. Discuss the fiber content on the label to see which fibers seem to pill the most.

- Have students use the *All About Fibers* computer program to reinforce the study of natural and synthetic fibers, their characteristics, and the reasons for blending fibers.

- Show students how the fiber content determines the care a clothing item should receive.

  EXAMPLE: Bring in items made from wool, acrylic, cotton, or other fibers and discuss the clothing labels and the care required for each fiber. Cotton cannot stand high heat, wool must usually be dry cleaned, etc.

- Show the video *From Field to Fabric*.

Objective 2

- Provide students with two identical samples of wool fabric. Record the measurements. Wash one sample in cold water and the other in hot water. Dry the samples by squeezing in a towel. Measure each sample again. Discuss the change in size. If a clothes dryer is available, dry one of the samples in the dryer and remeasure the samples. Emphasize the importance of providing proper care of wool. Discuss special care needs of other natural fibers.

- Visit a fabric store and have students compare prices of fabrics made from different fibers.

- Have each student choose one of the five natural fibers and research it in the library. Have the students find out how fabric is made from the fiber they chose.

  EXAMPLES: How many sheep are sheared for a yard of wool? How long does it take a silkworm to spin a thread?

- Provide for the class examples of fabrics produced from the same fiber but with different construction methods. Explain that it is not always possible to identify fibers solely by their appearances.

Objective 3

- Use the *Man-Made Fibers Guide* as a teaching resource to provide students with additional information about synthetic fibers.

- Have students work in groups to investigate newly developed synthetic fibers.

  EXAMPLES: Tyvek, Celiox, Supplex, Thermax, Thintech

- Have students take an inventory of their own clothing items to determine fiber content. Have them check the labels and note whether the items are made of natural or synthetic fibers.

- Find pictures of textile items that are not wearable.

  EXAMPLES: Curtains, pillows, tablecloths

- Refer students to Supplement 1, which discusses care considerations for cleaning various fabrics.

Objective 4

- Prepare a class bulletin board showing pictures of textile items that have been bonded, braided, knitted, woven, or knotted (i.e., lace).

- Refer students to Supplement 2, which discusses the challenges facing United States clothing manufacturers.

- Divide the class into teams and hold a debate about apparel imports. Decide who will be pro-American and who will be pro-imports. Debate the political, humanistic, and other areas of concern about the subject. Ask the class to vote on whether they favor more or fewer government regulations on trade.

- Ask the class to read clothing tags on the items they are wearing. Students can help each other read tags. Notice where the garments were made.

- Have students research legal requirements for clothing and fabric labels. Discuss the guidelines that must be followed to support a claim of "Made in the U.S.A."

Objective 5

- Have students practice the different types of weaves by using thin strips of paper in different colors.

- Ask students to find samples of the different weaves in their wardrobes. Discuss the weight and durability of the finished products.

- Visit a fabric store and have students find samples of the different weaves. Does the weave affect the price? Be sure students compare similar fibers and widths.

- Discuss Supplement 3 for additional information on common weaves.

Objective 6

- Have students collect at least four samples of knits. Compare their abilities to stretch and spring back. Ask students to label each sample with the fiber content.

- Ask each student to bring to class something that has been handknitted. Examine the differences between the handknitted items and ones knitted by machine. Compare costs of similar sweaters knitted by machine and handknitted. How is the high cost of buying a handknitted sweater justified?

- Have students research the time involved in manufacturing a knitted sweater versus handknitting the same item.

Objective 7

- See Unit C III, "Quick Repairs and Alterations," for other ways to add color to fabric.

- Distribute Handout 1 and discuss characteristics of frequently used chemical finishes.

- Provide samples of garments that have been treated with some of the finishes in Handout 1. Show how each of the finishes serves its purpose, such as repelling water or resisting wrinkles.

- Discuss possible uses for fabrics that have been treated with chemical finishes.

Objective 8

- Prepare a bulletin board display showing pictures or samples of natural sources of dyes used many years ago.

  EXAMPLES: Bark, roots, leaves, flowers

- Have each student bring to class a scrap of dyed fabric. Test the colorfastness by exposing fabrics to sunlight, laundering, and rubbing. Emphasize the importance of reading clothing labels to determine colorfastness.

APPLICATION

Objective 9

- Instruct students to complete Assignment Sheet 1 to learn how to determine proper care for clothing items.
- Have students work in pairs and have each pair research one type of laundry product. Students should investigate costs, procedures for use, and product availability. Instruct students to present brief reports to the class.
- Arrange for a trip to an appliance store to find out the purchase price of laundry equipment. Discuss nontraditional equipment such as tabletop washers and compact washers and dryers, as well as full-sized washers and dryers. Have students find out the life expectancy of these appliances.
- Arrange for a trip to a laundromat to find out the cost of using commercial washers and dryers. Discuss the advantages and disadvantages of doing laundry at home versus at a laundromat.
- Ask students to look at home for clothing items that have been ruined by improper care. Discuss how the damage could have been prevented.
- Use *Caution: Pesticides in the Laundry* to generate discussion about special laundry recommendations for individuals who deal with pesticides. Ask the class to discuss occupations other than farming that could result in chemically contaminated clothing. How should they be laundered?

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activity if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *From Field To Fabric*

  NOTE: This video is available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order this video from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers may obtain information on ordering this videotape from Carolina Mills, P.O. Box 157, 618 Carolina Avenue, Maiden, North Carolina 28650, or call 704-428-9911.

Computer Software

- *All About Fibers*

  NOTE: Information on ordering this software packet may be obtained from Cotton Computer Service, Route 1, Box 34, Bristow, Oklahoma 74010, or call 918-367-3067.

Publications

- *Man-Made Fibers Guide*. Washington, D.C.: Man-Made Fiber Producers Association, Inc., 1988.

  NOTE: Information on ordering this publication may be obtained from Man-Made Fiber Producers Association, Inc., 1150 17th Street, N.W., Washington, D.C. 20036.

- Park, Janice M. *Caution: Pesticides in the Laundry*. Home Economics Leaflet No. L1602. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

Additional Resources

- Tex-Swatch Reference File (fiber, yarn, and fabric samples)

  NOTE: Information on ordering this file may be obtained from Tex-Swatch, P.O. Box 7183, Gainesville, Florida 32605.

UNIT REFERENCES

- "Adding Flair to Fashion Design With Computers." *What's New in Home Economics*, September/October 1990, pp. 22-24.

- Johnson, Jeane G. and Anne G. Foster. *Clothing — Image and Impact*, 2d rev. ed. Cincinnati, Ohio: South-Western Publishing Company, 1990.

- Kates, Donna. *Personal Clothing Management*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1985.

- Liddell, Louise A. *Clothes and Your Appearance*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.

- Stone, Elaine. *Fashion Merchandising*, rev. ed. New York: McGraw-Hill Book Company, 1985.

- Vanderhoff, Margil. *Clothing Concepts and Construction*. Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1990.

- Wolfe, Mary. *Fashion!* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1989.

CHEMICAL FINISHES

Chemical finishes are often applied to fabrics before the material is used to make apparel. The finish affects the way the fabric performs. Some finishes are applied to protect the fabric and some are used to make the fabric more absorbent or softer to the touch.

- **Antistatic**
  - Prevents the buildup of static so garments will not cling
- **Crease-resistance**
  - Helps fabrics, especially cottons, rayons, and linens, resist and recover from wrinkles
  - Finish weakens the fabric and makes it less absorbent
  - Stains become harder to remove
- **Flame-resistance**
  - Prevents fabric from supporting or spreading a flame; fabric is self-extinguishing when removed from the source of the flame, but it is not fireproof
- **Mercerization**
  - Used mainly on cotton, linen, and rayon
  - Makes the fabric stronger and more absorbent, and helps it hold dye
- **Mildew-resistance**
  - Prevents mildew from forming
- **Moth-resistance**
  - Moth-resistant chemicals may be added to the dye
  - Discourages moths and carpet beetles from attacking wool fibers

- **Permanent press**
  - Helps the fabric keep its shape and resist wrinkles
  - Sometimes makes it hard to remove stains
- **Shrinkage control**
  - Special chemical finishes help fabric keep its size
- **Soil release**
  - Frequently used on polyester or permanent press fabrics to make stain removal easier
  - Makes fibers more absorbent so detergents can release soil and oily stains
- **Stain resistance**
  - The opposite of soil release, makes fibers less absorbent so water-based and oily substances can be lifted off or sponged away

    NOTE: Scotchguard and Zepel are trademarks for stain-resistant finishes.
- **Waterproof**
  - Fills the pores of a fabric so water cannot pass through it
  - Not very comfortable, because a rubber or plastic coating is usually used
- **Water-repellent**
  - Causes fabrics to shed water but is not waterproof
  - Repels water-based stains but remains porous
  - Cannot resist heavy rain
  - May have to be renewed after laundering or dry cleaning

OBJECTIVE 1

Match terms associated with textile technology to their correct definitions.

- **Fabric**—Cloth produced from yarns that have been woven, knitted, or pressed together, then treated with dyes, coatings, or chemical finishes
- **Felting**—Tangling, shrinking, and matting fibers (often wool) to form a nonwoven fabric
- **Fibers**—Long, thin, hairlike strands that are made into fabric
- **Knitting**—Looping yarns or threads together by hand with special needles or by machine
- **Loom**—Machine used for weaving
- **Natural fibers**—Fibers from natural sources, mainly plants and animals

  EXAMPLES: Wool, silk, linen (flax), cotton, ramie

- **Openwork**—Fabric containing numerous openings, usually in set patterns
- **Pilling**—When fiber ends break and form little balls on the surface of the fabric

  NOTE: Polyester and acrylic fibers may show excessive pilling, most likely where fabric is rubbed during wear. Tumble drying also causes pills.

- **Synthetic fibers**—Fibers made in factories from chemicals and other raw materials

  EXAMPLES: Polyester, nylon, rayon, acrylic

- **Weaving**—Procedure for interlacing two sets of yarns placed at right angles to each other
- **Yarn**—Continuous strand of fibers used for weaving, knitting, or making thread

OBJECTIVE 2

Match names of natural fibers with identifying characteristics.

Fibers are the thread-like strands that are either spun into yarns or made directly into fabric by weaving, knitting, or some other fabric-making process. The type of fibers in clothing has a lot to do with how clothes look and feel.

Fibers are either natural or manmade. The five common natural fibers are **wool, cotton, linen, ramie,** and **silk.**

All natural fibers have characteristics that make them suitable for various types of apparel.

NOTE: Natural fibers vary in quality, based upon weather conditions, fertility of the soil, and sometimes whether or not the animal—such as the sheep—is healthy.

Fiber Name and Source	Fiber Characteristics	Clothing Uses	How the Fiber Affects Clothing Characteristics
cotton (cotton plant) 	strong, durable supports mildew growth absorbs moisture well does not spring back into shape	blouses dresses skirts underwear housecoats jeans	An all-cotton garment will: be comfortable in warm weather. wrinkle easily without special finish. wash easily if colorfast. need to be ironed at high temperature unless it has wrinkle-resistant finish. be very durable; withstand wear. burn readily. mildew if stored damp or in a damp place.
linen (flax plant) 	strong, durable supports mildew growth absorbs moisture well	blouses dresses skirts suits	An all-linen garment will: be comfortable in warm weather. wrinkle easily without special finish. wash easily if colorfast. need to be ironed at high temperature unless it has wrinkle-resistant finish. be very durable; withstand wear. burn readily. mildew if stored damp or in a damp place.

Fiber Name and Source	Fiber Characteristics	Clothing Uses	How the Fiber Affects Clothing Characteristics
ramie (ramie plant) 	strong, durable stiff and brittle when used alone lustrous absorbs moisture (when blended with other fibers)	sweaters blouses skirts suits	A ramie-blend garment will: be very durable; withstand wear. have a silk-like luster.
wool (sheep) 	warm durable returns to original shape quickly absorbs moisture	knit garments sweaters gloves skirts coats sportswear socks suits slacks	An all-wool garment will: be warmer than cotton, linen, or silk. resist wrinkling. absorb odors. be durable; withstand wear. need protection against insects (moths). need careful handling if washed. need to be pressed at low temperature.
silk (cocoon of silkworm) 	smooth lustrous strong	skirts blouses dresses neckties scarves	An all-silk garment will: feel luxurious. need ironing at low temperature. show water spots unless it has special finish. need to be hand washed and ironed or dry cleaned.

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OBJECTIVE 3

Select from a list the names of synthetic fibers.

Just like natural fibers, synthetic fibers have characteristics that affect how they look and feel.

NOTE: Some fibers may irritate sensitive skin. For best results with all fabrics, follow manufacturer's care instructions.

Acrylic

- Looks like wool: soft, fluffy, warm, easy to care for, holds its shape
- Pills on the surface, static buildup

Nylon

- Lightweight; dries quickly; very strong; resists mildew, moths, and chemicals
- Picks up oils and dyes in wash, static buildup

Polyester

- Resists wrinkles, easy to care for, does not shrink or stretch
- Static buildup, low absorbency

Rayon

- No static or pilling, very absorbent
- Wrinkles easily, should not be washed in hot water

Spandex

- Very elastic, lightweight, easy to care for
- Chlorine bleach breaks down elasticity, nonabsorbent

OBJECTIVE 4

List common methods of fabric construction.

How fabrics and yarns are held together affects their appearance and performance. It also determines how the fabric should be cared for.

NOTE: Most fabrics are made by **weaving** or **knitting**.

- **Bonding**—Laminating two layers of fabric
- **Braiding** or **plaiting**—Interlacing three or more yarns to form a pattern
- **Felting**—Tangling, shrinking, and matting fibers (often wool) to form a nonwoven fabric

  EXAMPLE: Interfacing
- **Knitting**—Looping yarns together
- **Knotting, twisting**, or **looping**—Combining yarns to make openwork fabric such as lace or netting
- **Weaving**—Using a loom to interlace two sets of yarns placed at right angles to each other

OBJECTIVE 5

Explain how different weaving techniques produce different fabrics.

When buying fabric or clothing, it is a good idea to examine the weave. This is an indication of how durable the fabric will be.

The closeness of the weave affects durability and price. If the yarns are woven closely together, the fabric should be strong and dense. When the yarns are woven loosely, the fabric is lighter and more porous, and is more likely to resist wrinkles. Using stretchable yarns produces "stretch" woven fabrics.

OBJECTIVE 6

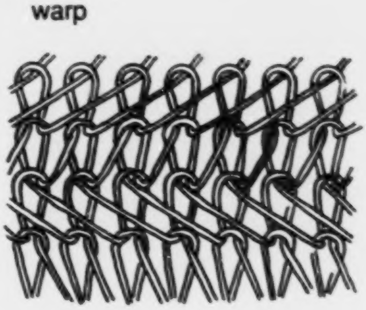
Recognize characteristics of basic knits.

Affordable acrylic fibers make knitting a popular method for making fabric. Knitted fabrics stretch, which means they can be form-fitting and yet comfortable. Knits can trap air for warmth, and still be porous enough to allow the fabric to breathe. Knits are versatile and resist wrinkles, so they adapt well for travel.

Warp knit

- Loops are made by several parallel yarns added in lengthwise direction (Figure 1)
- Generally tighter, flatter, and less elastic than weft knit
- Strong, does not ravel

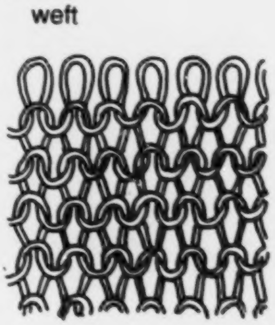
FIGURE 1



Weft knit

- Loops are made as yarn is added in crosswise direction (Figure 2)
- Tends to stretch more than warp knits
- May run if a stitch is broken

FIGURE 2



Double-knit

- Variation of weft knitting using two sets of needles, knitting two layers of fabric at once
- Fabric is firm
- Does not ravel

OBJECTIVE 7

Discuss ways fabric is colored and printed.

- **Dyeing** is one way to add color to textile products. Natural and manufactured dyes are used to produce millions of different colors. Computers are programmed to match these colors, thus saving time and preventing mistakes. Color can be added by dying *the fiber*, *the yarn*, or *the piece* of fabric.
- In **direct roller printing**, the design is etched on copper rollers. A separate cylinder is used for each color. As the cloth passes through the rollers, each roller transfers its color and pattern to the fabric.
- In **rotary screen printing**, the design is transferred onto a cylinder-shaped screen. There is a screen for each color, and dye is forced through a pattern of holes in each color. The cylinders roll over the fabric, leaving the design.
- **Bleaching** is a chemical process that removes any natural color from fibers or fabrics, generally used to produce white fabric. Can be used to reduce color in varying amounts.

  EXAMPLES: Acid wash, stonewash

  NOTE: The bleaching process weakens fabrics.

OBJECTIVE 8

List advantages of computer-aided design.

Computers are changing the way fibers are being turned into clothing. Automated weaving and knitting machines transform the fiber into fabric, and many commercial sewing machines are computerized as well.

Computers can also be used to design fashions. Today's designers can use computers to design textiles, patterns, and the garments themselves. Computers save designers time and money by allowing designers to:

- **See how a garment would look on a person, without making a sample from cloth**—Computers use shading to make designs appear three-dimensional (3-D). On the 3-D computer system, a designer can create a digital mannequin or model over which fabric designs can be draped.
- **Turn the sketch to show all sides of the fashion**—With paper and pencil drawings, a designer would have to make several different sketches.
- **Produce many variations of a basic style in minutes**—When the design is finished, the computer will automatically convert the 3-D sketch into a 2-D flat pattern.

CARE GUIDELINES FOR FABRICS

It is always a good rule to read and follow care labels before cleaning a garment. There are times, however, when the care label is missing. Labels sometimes come loose during wear. Or, if a garment was constructed and given to a person by a home sewer, the care information may not have been sewn into the garment.

If one is not sure of the fiber content in the fabric, he or she should take the item to a laundry professional to ask for advice. If the fibers in a garment can be identified, consider the following characteristics when deciding how to care for the item.

SYNTHETIC FIBERS	CHARACTERISTICS
Rayon	• May lose up to 50 percent of its strength when wet **NOTE:** Do not wring or twist when wet. • May shrink when drying • May fade when washed • May require dry cleaning **NOTE:** The quality of rayon varies. Good quality rayons have the strength of cotton and can be washed and bleached. • Has excellent dye absorption
Acetate	• Weakens when wet • Shrinks • Sensitive to heat • May require dry cleaning
Triacetate	• Is a refined form of acetate • Can be ironed at a higher temperature than acetate • Resists shrinking, fading, wrinkling
Nylon	• Does not shrink • Resists abrasion • Becomes discolored from excessive heat • Pills • Requires dry cleaning or special detergents to remove oil and grease stains • Wrinkles permanently in hot water or dryer • Is damaged by strong acids but resists chlorine bleach • Picks up colors if washed with colored items

SYNTHETIC FIBERS	CHARACTERISTICS
Polyester	• Does not shrink **NOTE:** Polyester itself does not shrink, but some polyester blends tend to draw up after washing. Therefore, preshrinking is highly recommended. Heat from washing and drying may promote shrinking. • Glazes if ironed at high temperature • Pills • Resists acid, bleach, and sunlight damage
Acrylic	• Weakens when wet • Takes dye well • Tends to pill
Spandex	• Damaged by chlorine bleach • May be affected by heat

NATURAL FIBERS	CHARACTERISTICS
Wool	• Weakens when wet **NOTE:** Do not hang, pull, or rub wool when wet, because the garment's shape will become distorted. • Shrinks unless shrinkage control finish has been applied **NOTE:** Always wash in cool water with mild detergent and short wash cycle. • May become shiny if ironed without a press cloth
Silk	• Strong when wet • Turns yellow when exposed to perspiration, sunlight, or bleach • Usually wrinkle-resistant, depending upon finishing procedure • Shrinks little • Some silk is washable, most must be dry cleaned • Not always colorfast • May be damaged by detergent, but not mild soap
Linen	• Strong when wet • Wrinkles easily • Shrinks little • Wears at creases and folds **NOTE:** Do not repeatedly iron sharp creases in the same place.
Cotton	• Strong when wet • Moderately resistant to sunlight • Wrinkles easily • Shrinks

MADE IN THE U.S.A.

Foreign manufacturers are giving the United States a run for its clothing dollar. Taiwan, Hong Kong, and South Korea are major apparel-producing locations. China has great potential for clothing manufacturing. Caribbean and Latin American countries are also getting into the production business. As a result of this competition, the United States is importing more apparel goods from other countries. Why?

- **Cost**—Low-wage countries can mass-produce clothing at a lower cost. That means they can sell them cheaper, too. Most overseas manufacturers do not offer fringe benefits or overtime, and salaries are very low. This savings makes up for shipping costs and taxes when the goods are sent to the United States.
- **Style**—United States manufacturers tend to play it safe in the clothing market, mass-producing styles that are sure-sellers. Foreign sources, on the other hand, often produce smaller amounts of more adventurous garments.
- **Handwork**—Hand embroidery, buttonholes, and knitting take time. The highly paid American labor force cannot spend time on detail work. The United States clothing business makes the most money from large-scale, fast machine production.

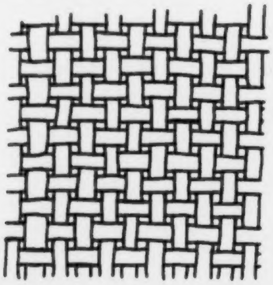
America has not given up the battle for the clothing market. Although imports will likely continue, United States clothing manufacturers hope to slow the import increase. How?

- **Automation**—American production facilities are expected to become even more automated, using more computerized pattern designing, laser-beam cutting, sonic joining, and robotic sewing.
- **Exports**—A bigger push is being made to develop foreign markets for American-made products.
- **New products**—United States clothing manufacturers are expected to begin changing styles, size ranges, and price zones to better meet consumers' needs.

COMMON WEAVES

The simplest, most common weave is the **plain weave**. Each crosswise yarn passes alternately over and under each lengthwise yarn at right angles. (Figure 3)

FIGURE 3



Examples:

Muslin, percale, gingham, poplin, broadcloth

Characteristics:

Strong, durable

The **basket** and **rib weaves** are variations of the plain weaves. The **basket weave** uses two or more yarns together. (Figure 4) The **rib weave** uses coarser yarns along with regular ones. (Figure 5)

FIGURE 4

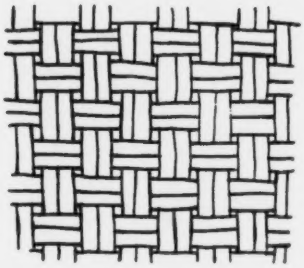
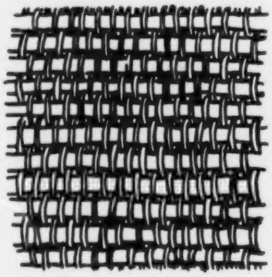
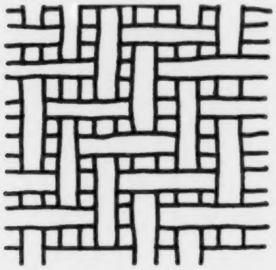


FIGURE 5



The **twill weave** has a diagonal design on the surface. (Figure 6)

FIGURE 6



Examples:

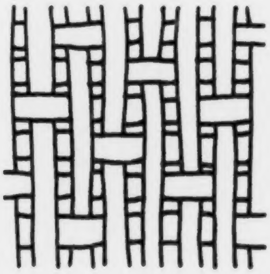
Denim, gabardine, surah

Characteristics:

Strong, durable, resists wrinkles, hides soil

The **satin weave** is composed almost entirely of yarns running in one direction, and has a smooth, sometimes shiny appearance. (Figure 7)

FIGURE 7



Examples:

Satin, sateen

Characteristics:

Smooth, slippery, drapeable

ASSIGNMENT SHEET 1

TEXTILE TECHNOLOGY

C I

NAME ______________________________ SCORE ________

OBJECTIVE 9

Determine care required for clothing items.

INTRODUCTION

It takes time, energy, and money to build a wardrobe. Paying close attention to clothing care labels can help make that wardrobe last longer and look better.

There are basically three ways to clean clothing: machine washing, hand washing, and dry cleaning. Read the care labels before doing any type of cleaning. If clothing is constructed at home, it is important to make a note of the care instructions written on the ends of the fabric bolts.

DIRECTIONS

- Collect/record information
- Transfer knowledge to new situations

Determine care required for clothing items by examining the care labels on eight items in your wardrobe. List the information from the labels in the following blanks.

EXAMPLE: **Item 1**—Blue sweater

Fabric content—100 percent wool

Cleaning instructions—Dry clean only

Item 1 ______________________________

Fabric content ______________________________

Cleaning instructions ______________________________

____

____

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Item 2 ______________________________

Fabric content ______________________________

Cleaning instructions ______________________________

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Item 3 ______________________________

Fabric content ______________________________

Cleaning instructions ______________________________

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Item 4 ______________________________

Fabric content ______________________________

Cleaning instructions ______________________________

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Item 5 ______________________________

Fabric content ______________________________

Cleaning instructions ______________________________

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Item 6 ______________________________

Fabric content ______________________________

Cleaning instructions ______________________________

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Item 7 ______________________________

Fabric content ______________________________

Cleaning instructions ______________________________

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Item 8 ______________________________

Fabric content ______________________________

Cleaning instructions ______________________________

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ASSIGNMENT SHEET 1

Answers will vary according to clothing items chosen. Examples include:

Item—Sweater

Fabric content—100% cotton

Cleaning instructions—Machine wash warm, dry flat, do not bleach

Item—Jacket

Fabric content—68% acrylic, 32% cotton

Cleaning instructions—Machine wash warm, tumble dry cool

Item—Blouse

Fabric content—100% polyester

Cleaning instructions—Machine wash warm, gentle, tumble dry low, do not dry clean

WRITTEN TEST

TEXTILE TECHNOLOGY

C I

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with textile technology to their correct definitions. Write the correct letters in the blanks.

____ 1. Fibers from natural sources, mainly plants and animals

____ 2. Machine used for weaving

____ 3. Continuous strand of fibers used for weaving, knitting, or making thread

____ 4. Fabric containing numerous openings, usually in set patterns

____ 5. Long, thin, hairlike strands that are made into fabric

____ 6. Procedure for interlacing two sets of yarns placed at right angles to each other

____ 7. When fiber ends break and form little balls on the surface of the fabric

____ 8. Looping yarns or threads together by hand with special needles or by machine

____ 9. Fibers made in factories from chemicals and other raw materials

___ 10. Cloth produced from yarns that have been woven, knitted, or pressed together, then treated with dyes, coatings, or chemical finishes

___ 11. Tangling, shrinking, and matting fibers (often wool) to form a nonwoven fabric

a. Fabric

b. Felting

c. Fibers

d. Knitting

e. Loom

f. Modacrylic

g. Natural fibers

h. Noncolorfast

i. Openwork

j. Pilling

k. Shuttle

l. Spinneret

m. Synthetic fibers

n. Weaving

o. Yarn

OBJECTIVE 2 **Match names of natural fibers with identifying characteristics.** On the chart below, write the correct letters in the blanks.

a. Acrylic
b. Cotton
c. Linen
d. Polyester
e. Ramie
f. Rayon
g. Silk
h. Wool

Fiber Name and Source	Fiber Characteristics	Clothing Uses	How the Fiber Affects Clothing Characteristics
1. ________	strong, durable supports mildew growth absorbs moisture well does not spring back into shape	blouses dresses skirts underwear housecoats jeans	Garment will: be comfortable in warm weather. wrinkle easily without special finish. wash easily if colorfast. need to be ironed at high temperature unless it has wrinkle-resistant finish. be very durable; withstand wear. burn readily. mildew if stored damp or in a damp place.
2. ________	strong, durable supports mildew growth absorbs moisture well	blouses dresses skirts suits	Garment will: be comfortable in warm weather. wrinkle easily without special finish. wash easily if colorfast. need to be ironed at high temperature unless it has wrinkle-resistant finish. be very durable; withstand wear. burn readily. mildew if stored damp or in a damp place.
3. ________	strong, durable stiff and brittle when used alone lustrous absorbs moisture (when blended with other fibers)	sweaters blouses skirts suits	Blend garment will: be very durable; withstand wear. have a silk-like luster.

4. ____________	warm durable returns to original shape quickly absorbs moisture	knit garments sweaters gloves skirts coats sportswear socks suits slacks	Garment will: be warmer than cotton, linen, or silk. resist wrinkling. absorb odors. be durable; withstand wear. need protection against insects (moths). need careful handling if washed. need to be pressed at low temperature.
5. ____________	smooth lustrous strong	skirts blouses dresses neckties scarves	Garment will: feel luxurious. need ironing at low temperature. show water spots unless it has special finish. need to be hand washed and ironed or dry cleaned.

OBJECTIVE 3

Select from the following list the names of synthetic fibers. Circle the names of fibers that are synthetic.

1. Acrylic
2. Cotton
3. Linen
4. Nylon
5. Polyester
6. Rayon
7. Silk
8. Spandex
9. Wool

OBJECTIVE 4 **List four common methods of fabric construction.**

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OBJECTIVE 5 **Explain how different weaving techniques produce different fabrics.**

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OBJECTIVE 6 **Recognize characteristics of basic knits.** Write "warp," "weft," or "double-knit" in the blank beside the characteristic(s) that apply to that knit.

__________ 1. Tends to stretch more than warp knits

__________ 2. Does not ravel

__________ 3. May run if a stitch is broken

__________ 4. Loops are made by several parallel yarns added in lengthwise direction

__________ 5. Strong, does not ravel

__________ 6. Fabric is firm

__________ 7. Generally tighter, flatter, and less elastic than weft knit

__________ 8. Loops are made as yarn is added in crosswise direction

__________ 9. Variation of weft knitting using two sets of needles, knitting two layers of fabric at once

OBJECTIVE 7 **Discuss three ways fabric is colored and printed.**

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OBJECTIVE 8 **List two advantages of computer-aided design.**

____

____

____

____

NOTICE The following assignment sheet is not part of the written test. If this assignment has not been completed, check with the instructor.

OBJECTIVE 9 **Determine care required for clothing items.** SCORE _______

WRITTEN TEST ANSWERS

TEXTILE TECHNOLOGY

C I

OBJECTIVE 1

1. g
2. e
3. o
4. i
5. c
6. n
7. j
8. d
9. m
10. a
11. b

OBJECTIVE 2

1. b
2. c
3. e
4. h
5. g

OBJECTIVE 3

1, 4, 5, 6, 8

OBJECTIVE 4

List should contain at least four of the following:

- Bonding
- Braiding or plaiting
- Felting
- Knitting
- Knotting, twisting, or looping
- Weaving

OBJECTIVE 5

Explanation should include the following:

- The closeness of the weave affects durability and price.
- If the yarns are woven closely together, the fabric should be strong and dense.
- When the yarns are woven loosely, the fabric is lighter, more porous, and more likely to resist wrinkles.
- Using stretchable yarns produces "stretch" woven fabrics.

OBJECTIVE 6

1. Weft
2. Double-knit
3. Weft
4. Warp
5. Warp
6. Double-knit
7. Warp
8. Weft
9. Double-knit

OBJECTIVE 7

Discussion should include at any three of the following:

- **Dyeing** is one way to add color to textile products. Natural and manufactured dyes are used to produce millions of different colors. Computers are programmed to match these colors, thus saving time and preventing mistakes. Color can be added by dying *the fiber*, *the yarn*, or *the piece* of fabric.
- In **direct roller printing**, the design is etched on copper rollers. A separate cylinder is used for each color. As the cloth passes through the rollers, each roller transfers its color and pattern to the fabric.
- In **rotary screen printing**, the design is transferred onto a cylinder-shaped screen. There is a screen for each color, and dye is forced through a pattern of holes in each color. The cylinders roll over the fabric, leaving the design.

- **Bleaching** is a chemical process that removes any natural color from fibers or fabrics, generally used to produce white fabric. Can be used to reduce color in varying amounts.

OBJECTIVE 8

List should include any two of the following:

- It is possible to see how a garment would look on a person without making a sample from cloth.
- The sketch can be turned to show all sides of the fashion.
- Many variations of a basic style can be produced in minutes.

OBJECTIVE 9

Refer to answers to Assignment Sheet 1.

OBJECTIVE SHEET

CLOTHES AND SELF-IDENTIFICATION

C II

INTRODUCTION

Contrary to the old saying, "You can't judge a book by its cover," clothes do play a big part in creating first impressions. Clothes send out nonverbal messages relating to personality and life-style. Although those messages are not always accurate, the impressions they create are often long-lasting.

UNIT OBJECTIVE

After completing this unit, the student should be able to plan a fashionable wardrobe that is appropriately suited to his or her individual body shape, coloring, life-style, personality, and budget. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with clothes and self-identification to their correct definitions.
2. Select from a list items to consider when developing a basic wardrobe.
3. Select from a list classic clothing styles.
4. Select from a list clothing styles and patterns that enhance specific body shapes.
5. List guidelines for making cost comparisons.
6. Match terms associated with types of discounted merchandise to their correct definitions.
7. Describe special clothing needs of individuals.
8. Analyze how overall appearance affects image projection. (Assignment Sheet 1)
9. Select accessories that complement a wardrobe. (Assignment Sheet 2)
10. Determine price per wearing of clothing items. (Assignment Sheet 3)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss clothes and self-identification.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all computer equipment that will be needed.
- Collect copies of catalogs and magazines for students to use as resources during the unit.

DELIVERY

Objective 1

- Discuss the terms and definitions that will be used in this unit.
- Instruct students to complete Assignment Sheet 1 and analyze how overall appearance affects image projection.
- Ask students to survey adults to learn what types of clothing they wore when they were in high school. Compare findings in class discussions.

Objective 2

- Have students use the *Resources for Living* computer program to help them plan wardrobes.
- Ask students to complete Activity Sheet 1 and analyze their personal clothing budgets.
- Ask students to complete Activity Sheet 2 and make a personal color key.

- Have students complete Assignment Sheet 2 and select accessories that complement a wardrobe.

- Invite a representative from a local department store to speak to the class about buying clothes and accessories. Have each student come to class prepared to ask questions about how to choose quality items.

- Have each student conduct a wardrobe inventory and make a report on clothing needs and wants and other wardrobe problems.

Objective 3

- Ask each student to bring pictures from magazines or newspapers showing examples of classic styling and fads.

- Find advertisements for fad clothing and discuss why the items will likely be short-lived.

Objective 4

- Ask each student to bring to class pictures of garments that would improve the appearance of someone who was overweight, underweight, tall, short, or pregnant. Have each student provide a written explanation of why each garment design would be good for the particular body type.

- Have students collect fabric swatches of different colors, textures, and designs. In class, discuss how each could be used in apparel for various body builds.

- Ask students to name fads that were popular in the past. Discuss the benefits of not buying high-priced fad items. Include discussion about the sacrifices that a student may have to make in order to get that popular fad item.

Objective 5

- Have students use the *Clothing Quiz* computer game to help them develop clothing consumer skills.

- Instruct students to complete Assignment Sheet 3 and determine price per wearing of clothing items.

- Ask students to collect hangtags and labels for a class bulletin board. Discuss how the information on these labels helps determine quality.

Objective 6

- Plan a class trip to the mall or a large department store. Ask students to find examples of the various types of discounted merchandise mentioned in Objective 6.

  NOTE: If a class trip is not possible, provide sale catalogs and ask students to discuss the types of discounts mentioned.

- Have students compile a class list of all of the discount stores located within 100 miles of the school. Discuss the types of discounts the students have seen during past trips to these stores.

Objective 7

- Invite a disabled person to speak to the class about the adaptations or alterations that must be made to his or her clothing for comfort, convenience, and/or proper fit.

APPLICATION

Objective 8

- Refer students to Supplement 1 for information on accenting and modifying face shapes.
- If they have not already done so, ask students to complete Activity Sheet 2 and make a personal color key.
- If not completed earlier in the unit, have students complete Assignment Sheet 1 and analyze how overall appearance affects image projection.
- Discuss with the class the merits of a school dress code. Ask students if they would be in favor of such a code. Discuss what behavior changes, if any, they feel would result from implementation of a dress code.
- Ask students to complete Activity Sheet 3. Lead a class discussion on how clothing affects behavior.

Objective 9

- Prepare a bulletin board with accessories or pictures of accessories.
- Distribute Handout 1 and discuss ways to clean accessories.
- If not completed earlier in the unit, have students complete Assignment Sheet 2 and select accessories that complement a wardrobe.

- Suggest that students clean out their closets at home and organize their clothing and accessories. Discuss ways to store accessories so they are easily accessible.

Objective 10

- If not completed earlier in the unit, have students complete Assignment Sheet 3 and determine price per wearing of clothing items.

- Discuss with students alternatives to buying a prom dress or renting a tuxedo. Compare the cost per wearing of renting a dress (where available), buying a tuxedo, borrowing or swapping dresses, or altering dresses. Discuss how peer pressure can force students to wear something trendy, rather than classic, such as a tuxedo rather than a suit.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate the students on assignment sheet activities if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Computer Software

- *Clothing Quiz*

  NOTE: This program is available from Home Economics School Service, Culver City, California 90230, phone 213-839-2436 or FAX 213-839-2249.

  Resources for Living

  NOTE: Information on ordering this software packet may be obtained from EMC Publishing, 300 York Avenue, St. Paul, Minnesota 55101. Apple and IBM-PC versions are available. However, an IBM-PC must have a color graphics card in order to operate this program.

UNIT REFERENCES

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- Liddell, Louise A. *Clothes and Your Appearance*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
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- Vanderhoff, Margil. *Clothing: Concepts and Construction*. Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1990.
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WAYS TO CLEAN ACCESSORIES

Most accessories can be cleaned by one of the following methods. Some items, such as collars and belts, may need to be professionally cleaned. It is important to read the care instructions before attempting any cleaning procedures.

Gloves

1. Wash in warm water and mild detergent.
2. Rub heavily soiled areas.
3. Roll in a towel to remove excess moisture.
4. Lay flat to dry.

Scarves and sweaters

1. Wash in lukewarm water and mild detergent.
2. Squeeze the suds through without rubbing or twisting.
3. Rinse well.
4. Gently squeeze out water.
5. Roll in a towel to remove excess moisture.
6. Lay flat to dry.

Fabric tote bags or back packs

1. Scrub lightly with a soft brush and mild suds.
2. Rinse well.
3. Blot with a towel and hang to dry.
4. Protect surface with soil-resistant spray.

Hats and caps

1. Wash in mild detergent and warm water.
2. Do not twist or wring.
3. Reshape for drying.

   NOTE: It may be helpful to stuff paper inside to retain the shape, or allow it to dry on a wig head.

Leather items

1. Follow care instructions.
2. Some require a special cleaner.

Plastic items

1. Wipe with mild, soapy water.
2. Rinse and towel dry.

INFORMATION SHEET

CLOTHES AND SELF-IDENTIFICATION

C II

OBJECTIVE 1

Match terms associated with clothes and self-identification to their correct definitions.

- **Accessories**—Articles added to complete or enhance an outfit or apparel

  EXAMPLES: Belts, hats, jewelry, shoes, gloves, scarves

- **Basic wardrobe**—Basic apparel that is worn most often in a wardrobe
- **Classic styling**—Items that continue to be popular and acceptable over a long period of time, even though fashions change
- **Hangtags**—Detachable "signs," which are usually affixed to the outside of the garments and provide promotional information
- **Image projection**—What people see when they look at another person

OBJECTIVE 2

Select from a list items to consider when developing a basic wardrobe.

Building a wardrobe that is stylish and economical takes careful planning. Before heading to the shopping mall, a careful inventory can help an individual decide what he or she has, what is needed, and what he or she wants. This means examining each item in the wardrobe and asking questions like: How often is it worn? What condition is it in? What can be done to improve that condition? Can it be recycled? If not, can someone else benefit from an item that is being discarded?

The next step is to develop a future wardrobe plan. Decide what is needed to round out the basic wardrobe. In a basic wardrobe:

- Garments should be classic items of the highest quality affordable.
- Garments should be of good fabric.
- Garments should have simple structural lines without many frills or much applied trim.

- Garments should not have faddish details. Well-tailored, traditional styling is best.

  NOTE: See Objective 3 for additional information on classic clothing styles.

- Garments should be those which can be dressed up or down with a variety of different accessories and by combining them with other garments.

- Garments should be of neutral hues or low values of one's best colors.

  NOTE: The value is the lightness or darkness of a color.

OBJECTIVE 3

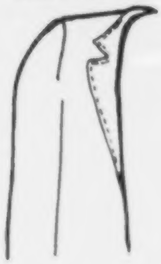
Select from a list classic clothing styles.

Styles come and go quickly, sometimes within the same season. Classic styles are those that never go out of fashion. Below are pictures of clothes with classic styling on the left and styling that is shorter-lived on the right.

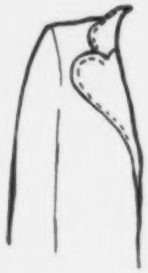
- **Medium-width lapels and collars:** These never go out of style, as wide and narrow widths do. Use for all jackets, coats, shirts, and blouses.

  EXAMPLES:

CLASSIC



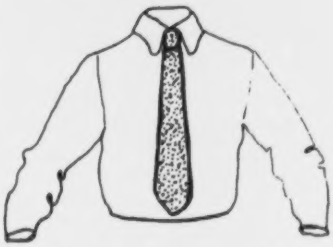
SHORT-LIVED



- **Medium-width ties:** Very wide or very narrow ties go out of style quickly.

  EXAMPLES:

  CLASSIC



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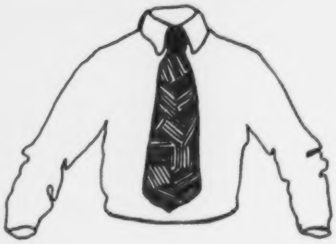
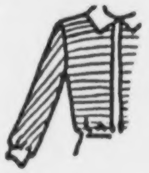


- **Set-in sleeves:** These are always in style. Short-lived styles include raglan, dolman, puffed, and batwing sleeves.

  EXAMPLES:

  CLASSIC



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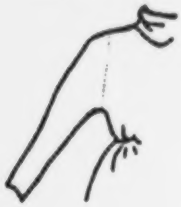
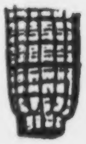


- **Sleeves gathered to a band:** If the sleeves and bands are of medium width, the look is timeless.

  EXAMPLES:

  CLASSIC



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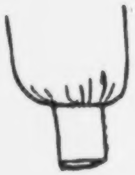
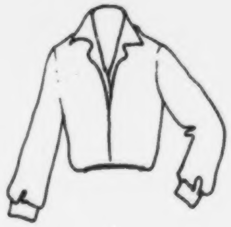


- **Medium-width bodices, blouses, shirts, and jackets:** Very closely fitted and very full fashions come and go.

EXAMPLES:

CLASSIC



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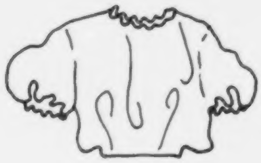
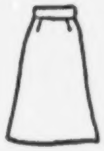


- **Fitted skirts that average 40 to 50 inches at the hemline:** These endure. Very wide or very narrow ones do not.

EXAMPLES:

CLASSIC



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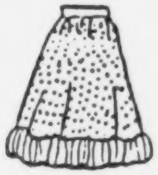
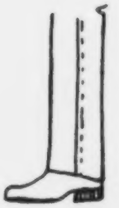


- **Straight-leg slacks that end at the middle of the back of the shoe:** These are flattering for most figures, as are **darted waistlines and fly-front zippers**. Flared and bell-bottom lines are short-lived.

EXAMPLES:

CLASSIC



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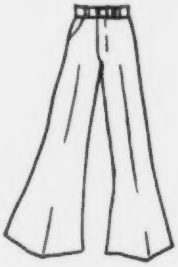
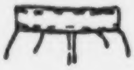


- **Waistbands on slacks and skirts that measure 1-1/8 inches to 1-1/4 inches:** Very wide or narrow waistbands soon go out of style.

EXAMPLES:

CLASSIC



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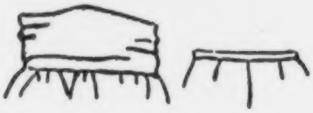


OBJECTIVE 4

Select from a list clothing styles and patterns that enhance specific body shapes.

Very few individuals are entirely happy with every aspect of their bodies. Most feel they are too tall, too short, too heavy, or too thin. Certain clothing styles and patterns can emphasize or deemphasize perceived body flaws.

- Vertical lines give an impression of added height.
- Wearing darker colors makes individuals appear smaller.
- Diagonal lines may have a slimming effect.

  NOTE: The longer the line, the slimmer the look. A short diagonal line is apt to create a horizontal effect instead of a vertical effect.
- Fabrics that cling to the body or stretch to its shape show all the curves of the body, appearing to add size.
- Heavy or bulky fabrics appear to increase size, as does fabric with a sheen.
- A significant amount of light and dark contrast seems to enlarge an area.
- Crisp fabrics may stand away from the body and appear to add width.
- Soft shoulder gathers can help balance a full bust; a bloused look with a lowered waistline makes the bust or chest look smaller.
- Side pleats on pants can hide a rounded stomach.
- Higher heels or shorter jackets appear to add height by making the bottom half of the body seem longer.
- Adding width to the shoulders through shoulder pads, puffed sleeves, or gathered sleeves makes the hips seem smaller.
- Horizontal stripes can make the chest or bust look fuller.
- Gathers or excess fullness seem to add size.

OBJECTIVE 5

List guidelines for making cost comparisons.

A smart shopper compares qualities and prices in different stores before buying. This is comparison shopping.

NOTE: Peer pressure is sometimes the motivating influence behind a purchase. This may cause a shopper to buy a fad item he or she does not particularly like. To get the most return for clothing dollars, fad purchases should be bought at discount prices whenever possible, with less attention paid to quality.

- Always check the label and hangtag to compare fabric and care.
- Compare identical quality, price, and design.
- Compare nationally advertised brands with lesser-known brands.

  NOTE: Local brands often cost less. If the quality is equal, the local brand is a better buy. If the quality is unknown, it may be smart to buy the nationally advertised one. A well-known brand name usually assures good quality.
- Study newspaper ads for needed items and keep the prices in mind when shopping.
- Check catalog prices to use as a reference.

OBJECTIVE 6

Match terms associated with types of discounted merchandise to their correct definitions.

A bargain is only a bargain if it is the right item at the right price. The following terms are used to identify types of discounted merchandise.

- **As is**—Damaged articles sold as they are—no returns permitted
- **Broken lots**—Lines of items that are being discontinued; not all sizes or styles are available
- **Irregulars/Seconds**—Manufactured articles with slight imperfections that are not usually noticeable; sometimes the item has already been repaired; most stores allow irregulars/seconds to be returned

- **Job lots**—Special orders from a manufacturer; they may or may not be of inferior quality; at times the manufacturer will give the retailer a good price for sale purposes

  NOTE: Items may be made during a slow season and a manufacturer may sell them at cost, merely to promote the brand and defray expenses at the plant.

- **Loss leaders**—Special buys to get shoppers into a store in hopes that they will buy other articles at regular prices
- **Markdowns**—Sold at price lower than the regular price, usually at the end of the season
- **Special purchase lots**—Often a store buys all a manufacturer has left over at the end of the season at a reduced price, to clear out stock

OBJECTIVE 7

Describe special clothing needs of individuals.

- **Occupation**—A person's job often determines his or her clothing needs. Some fields call for uniforms, safety equipment, warm or cool clothing, or business attire.
- **Body size**—Many clothing items are available only in the most popular sizes. That can make shopping difficult for persons who are obese, tall, short, thin, or for individuals with unique body features.
- **Disabilities**—Persons who are disabled also have special clothing needs.
  - An individual with an immobilized arm or leg needs bigger sleeve or leg openings.
  - Wheelchair-bound persons may develop broader shoulders and bigger arm muscles, and clothes must be sized accordingly.
  - Persons with limited finger agility, such as those with arthritis, can have difficulty with buttons and zippers.

    NOTE: Velcro, large snaps, zippers with pull tabs, or fabric ties can be added to clothing. When sewing a zipper for someone with limited finger agility, make the zipper easily accessible by leaving it exposed, rather than covering it with overlapping fabric.

  - A person who uses crutches must reinforce areas that receive continual strain, such as under the arms.

- Someone confined to a chair or wheelchair needs softer waistlines and more sitting room in trousers. Fuller skirts are more comfortable and more flattering.

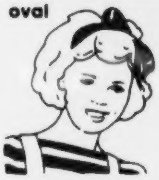
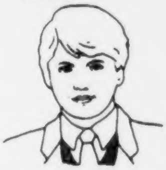
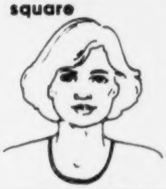
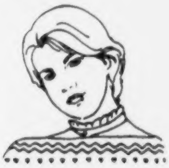
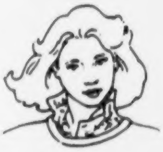
- People with visual problems may have trouble telling the back of a garment from the front.

  NOTE: V-necks or applique designs can help identify the front.

- Color-blind persons have trouble matching clothing.

  NOTE: All garments that can be worn together can be marked with similar trim.

FACE SHAPES

Face Shapes	How to Accent the Face Shape	How to Modify the Face Shape
oval 	Repeat the oval shape in the necklines you wear. Wear oval jewelry in bright colors and strong contrasts.	Wear a contrasting-shaped neckline, such as round, square, U- or V-shaped.
round 	Repeat the round shape in the necklines you wear, such as Peter Pan collars. Wear collars that emphasize the roundness by contrast, such as a standing collar. Wear round jewelry, short necklaces, or wide neckties.	Wear V-necks; long, pointed collars; and narrow lapels. Wear long necklaces to make the face seem longer. Wear medium-width neckties.
square 	Choose square necklines that outline the squareness of your face. Wear high, round collars for contrast.	Wear V- or U-shaped necklines to help soften the square lines. Sharp V or U shapes may be softened with either scallops or notches to break the severe lines.
oblong 	Wear high, round necklines to emphasize an oblong face by extreme contrast. Wear necklines that follow the same vertical line of the face, such as V-necks and pointed collars. Choose strong vertical lines in a dress, suit, or accessories.	Add width to a long, thin face with medium-wide collars, rounded collars and necklines, and rolled collars. Make a long face seem more oval with a horizontal line near the neckline.
heart 	Reflect the shape of the face with a V-neck.	Wear a wide, round neckline to make the lower part of the face seem wider. Stand-away collars also add width.

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ACTIVITY SHEET 1

CLOTHES AND SELF-IDENTIFICATION

C II

NAME ____________________

ANALYZE PERSONAL CLOTHING BUDGET

INTRODUCTION

On the average, most American families spend from 7 to 9 percent of their annual budget on clothing. The money to purchase clothing may come from the parents' income and from money earned by the young people in the family.

DIRECTIONS

Answer the following questions about your clothing budget.

How does your family decide how much money is spent on clothing?

Do you think it is wiser to buy a large number of inexpensive items or a few, more costly items as investments? Explain your answer.

In trying to get the most for your clothing dollars, how do you decide in which stores to shop?

- Develop an action plan

Functional Social Studies Skills

- Practice responsible personal economics
- Analyze consumer issues

What ways can you suggest for your family to stretch clothing dollars?

____

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____

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NAME ______________________________

MAKE A PERSONAL COLOR KEY

INTRODUCTION

One of the easiest ways to determine which colors look best on you is to make a color key, showing your personal coloring. This includes four components—hair, eye, skin, and lip color.

DIRECTIONS

- Create a finished product (practical)

Make a personal color key by completing the following steps. Check (✓) the box after each step has been completed.

☐ 1. Cut a one-inch by four-inch strip of poster board.

☐ 2. Locate swatches of paper, fabric, or paint chips the color of your hair.

NOTE: With a mirror and good light, carefully check the swatches against your hair color. If your hair color is not the natural color, you may want to match the natural color of your eyebrows. You may also want to get the opinion of a friend.

☐ 3. Cut swatch into a one-inch square and mount on the strip of poster board.

☐ 4. Locate swatches of paper, fabric, or paint chips the color of your eyes.

NOTE: If both eyes are not the same color, include both colors.

☐ 5. Cut swatch into a one-inch square and mount on the strip of poster board.

☐ 6. Locate swatches of paper, fabric, or paint chips the color of your skin.

NOTE: Select the square most similar to the color of your face. If you are very tan, match it to the lighter area of your body. Be sure to match the color of your skin without makeup.

☐ 7. Cut swatch into a one-inch square and mount on the strip of poster board.

☐ 8. Locate swatches of paper, fabric, or paint chips the color of the inside of your bottom lip.

NOTE: Roll your bottom lip down and look at the color on the inside. This is the family color for choosing lipsticks and blushers.

☐ 9. After completing steps 1 through 8, mount your color key on a three-by-five inch card and write your name and phone number on the back so it can be returned to you if it is lost. It is a good idea to protect your color key by covering it with clear plastic.

ACTIVITY SHEET 3

CLOTHES AND SELF-IDENTIFICATION

C II

NAME ________________________________

HOW CLOTHING AFFECTS BEHAVIOR

INTRODUCTION

Clothing is usually a reflection of personality and life-style. The opposite can also be true, however. The way an individual behaves may reflect the clothing he or she is wearing. For example, owners of a famous amusement park claim they had fewer problems during all-night graduation parties after requiring coats and ties for boys and dresses for girls. After dress codes disappeared in public elementary schools, teachers found more roughhousing on the playground, and students took longer to settle down after recess.

DIRECTIONS

- Transfer knowledge to new situations
- Synthesize information
- Draw conclusions

Clothing can have different effects on different individuals. Consider the following assumptions about clothing and behavior. Do you agree or disagree with the statements? Why? Can you think of other examples to add to the list?

- Clothing can evoke emotion. Sometimes just putting on a favorite outfit or an exciting new one can elevate spirits or boost self-confidence, perhaps prompting the wearer to do something fun and spontaneous.
- Dress clothes usually help improve posture.
- In an interview setting, wearing a professional suit or business outfit gives an applicant the confidence to sell himself or herself to the prospective employer. The suit encourages others to respect, trust, and listen to the applicant.
- Wearing clothes that are too small may make a person feel overweight or unattractive. Likewise, wearing clothes that are too big for a person may make him or her feel thinner and more attractive.
- Law enforcement uniforms may offer a feeling of bravery and power. A uniformed police officer usually feels comfortable standing in front of a line of cars to direct traffic.
- Athletes dressed in safety equipment are more likely to take risks than when they are practicing in street clothes.

1. Do you have clothing in your wardrobe that affects your behavior? What is it, and in what way do you behave differently when you are wearing the item or outfit?

2. Using magazines or catalogs, look for pictures of outfits or clothing items you feel would affect an individual's behavior. Attach one of the pictures to the back of this sheet. In the space below, briefly explain what you think the resulting behavior change might be.

ASSIGNMENT SHEET 1 — CLOTHES AND SELF-IDENTIFICATION — C II

NAME ______________________________ SCORE ________

OBJECTIVE 8

Analyze how overall appearance affects image projection.

INTRODUCTION

First impressions are important, and many times people are immediately stereotyped according to the way they dress or the way they are groomed. These attitudes may be long-lasting.

DIRECTIONS

- Identify/analyze underlying assumptions
- Apply intuitive thinking techniques
- Draw conclusions

Go to an area where there are many people. This may be the mall, the supermarket, or a ballgame. Write a one- or two-word description of the image a person is projecting to you, based on their clothes, the way they carry themselves, and/or their grooming. Note the clue or clues that triggered your reaction to that person.

EXAMPLE: A clue may be neatly trimmed hair and a wrinkle-free suit and tie; the initial image projected may be honest and reliable.

IMAGE PROJECTED CLUE

1. ____
2. ____
3. ____
4. ____
5. ____
6. ____
7. ____
8. ____
9. ____
10. ____

Do your clothes and your appearance project the image you want to project? If not, what changes do you need to make to project that image?

____

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ASSIGNMENT SHEET 2

CLOTHES AND SELF-IDENTIFICATION

C II

NAME ______________________________ SCORE _______

OBJECTIVE 9

Select accessories that complement a wardrobe.

INTRODUCTION

A relatively inexpensive way to expand a wardrobe is by adding accessories. Different accessories can give an outfit several different looks.

DIRECTIONS

- Transfer knowledge/training to new situations
- Evaluate alternatives
- Select an alternative

Describe an outfit that you could take on a trip. Consider how that outfit could be dressed up or down for different effects during your trip, by using different accessories. *On a separate piece of paper*, fill in the information requested below and attach magazine or catalog pictures of the accessories that would go with the chosen outfit. These could include ties, belts, scarves, jewelry, shoes, jackets, and hats.

EXAMPLE:

1. **Description of outfit**—Black slacks and white sweater

2. **Where the outfit is to be worn**—To youth group meeting and to dressy dinner-dance afterward

3. **Accessories to be worn to casual event**—Penny loafers, pom pom earrings, silver pin

4. **Accessories to be worn to dressy event**—Black pumps, floral scarf, silver bracelet

1. **Description of outfit**
2. **Where the outfit is to be worn**
3. **Accessories to be worn to dressy event**
4. **Accessories to be worn to casual event**

ASSIGNMENT SHEET 3

CLOTHES AND SELF-IDENTIFICATION

C II

NAME ______________________________ SCORE _______

OBJECTIVE 10

Determine price per wearing of clothing items.

INTRODUCTION

Before splurging on a casual shirt to wear to a party, consider whether it will be worn enough to justify the cost. If it costs $25 and will only be worn once, the cost is $25 per wearing. Another $25 shirt that is more versatile could be worn as many as 50 times, which makes the cost per wearing only 50 cents.

DIRECTIONS

Complete the following charts to determine cost per wearing of six items in your wardrobe. The items may be accessories or clothes. To determine the cost per wearing, divide the cost of the item by how many times it was worn. (Number of times worn may be calculated by estimating how *often* an item is worn; e.g., once a week, multiplied by 52 weeks in a year equals 52 wearings.)

Operation and Calculation Skills

- Calculate with decimals

Functional Math Skills

- Use calculator for computation

EXAMPLE:

ITEM	WHY BOUGHT	# TIMES WORN	COST OF ITEM	COST PER WEARING
Hawaiian print shirt	Found on sale table. Thought it was a good buy.	2	$27.98	$13.99

ITEM	WHY BOUGHT	# TIMES WORN	COST OF ITEM	COST PER WEARING

Do you think that this item was a wise purchase?

____

Explain your answer.

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ITEM	WHY BOUGHT	# TIMES WORN	COST OF ITEM	COST PER WEARING

Do you think that this item was a wise purchase?

____

Explain your answer.

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ITEM	WHY BOUGHT	# TIMES WORN	COST OF ITEM	COST PER WEARING

Do you think that this item was a wise purchase?

____

Explain your answer.

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ITEM	WHY BOUGHT	# TIMES WORN	COST OF ITEM	COST PER WEARING

Do you think that this item was a wise purchase?

____

Explain your answer.

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ASSIGNMENT SHEET 1	While answers will vary, they should indicate that the student understands the importance of overall appearance and how it affects image projection.
ASSIGNMENT SHEET 2	While answers will vary, pictures of accessories should indicate that the student understands how to select accessories that complement a wardrobe. Selections should be varied and creative and should coordinate with the outfit.
ASSIGNMENT SHEET 3	While answers will vary, they should indicate that students understand how to determine price per wearing of clothing items. Check calculations to verify that students are using the following formula: Price divided by number of wearings = price per wearing.

WRITTEN TEST

CLOTHES AND SELF-IDENTIFICATION

C II

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with clothes and self-identification to their correct definitions. Write the correct letters in the blanks.

____ 1. Detachable "signs," which are usually affixed to the outside of the garments and provide promotional information

____ 2. Basic apparel that is worn most often in a wardrobe

____ 3. What people see when they look at another person

____ 4. Articles added to complete or enhance an outfit or apparel

____ 5. Items that continue to be popular and acceptable over a long period of time, even though fashions change

a. Accessories
b. Basic wardrobe
c. Classic styling
d. Fads
e. Hangtags
f. Image projection
g. Mirror image
h. Tone

OBJECTIVE 2

Select from the following list items to consider when developing a basic wardrobe. Write an "X" beside the statements that are true. Statements continue on the following page.

____ 1. Garments should not have faddish details. Well-tailored, traditional styling is best.

____ 2. Garments should be those which can be dressed up or down with a variety of different accessories and by combining them with other garments.

____ 3. Garments should be primarily bold stripes and plaids that you will not tire of easily.

____ 4. Garments should be classic items of the highest quality affordable.

____ 5. Garments should be of good fabric.

____ 6. Garments should be trendy items that have only been popular for a short time.

____ 7. Garments should have simple structural lines without many frills or much applied trim.

____ 8. Garments should be made of wool or silk because they are long-lasting fabrics.

____ 9. Garments should be of neutral hues or low values of one's best colors.

OBJECTIVE 3

Select from the following list classic clothing styles. Write an "X" beside examples of classic styles.

____ 1. Raglan, dolman, puffed, and batwing sleeves

____ 2. Medium-width lapels and collars

____ 3. Set-in sleeves

____ 4. Very wide or narrow waistbands

____ 5. Wide or narrow bodices

____ 6. Closely fitted fashions

____ 7. Full fashions

____ 8. Medium-width bodices, blouses, shirts, and jackets

____ 9. Fitted skirts that average 40 to 50 inches at the hemline

___ 10. Flared and bell-bottom lines

___ 11. Narrow-width lapels and collars

___ 12. Skirts that average less than 40 inches at the hemline

___ 13. Straight-leg slacks that end at the middle of the back of the shoe

___ 14. Sleeves gathered to a band

___ 15. Darted waistlines and fly-front zippers

___ 16. Waistbands on slacks and skirts that measure 1-1/8 inches to 1-1/4 inches

___ 17. Medium-width ties

OBJECTIVE 4

Select from the following list clothing styles and patterns that enhance specific body shapes. Write a "+" in the blank beside the clothing styles and patterns that appear to add size. Write a "–" in the blank beside the clothing styles and patterns that appear to subtract size.

____ 1. Gathers or excess fullness

____ 2. Darker colors

____ 3. Diagonal lines

____ 4. Fabrics that cling to the body or stretch to its shape

____ 5. Heavy or bulky fabrics

____ 6. Significant amounts of light and dark contrast

____ 7. Crisp fabrics that stand away from the body

____ 8. Side pleats on pants

____ 9. Horizontal stripes

____ 10. A sheen

____ 11. Vertical lines

____ 12. Bloused look with a lowered waistline

____ 13. Higher heels or shorter jackets

____ 14. Adding width to the shoulders through shoulder pads

OBJECTIVE 5

List three guidelines for making cost comparisons.

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OBJECTIVE 6

Match terms associated with types of discounted merchandise to their correct definitions. Write the correct letters in the blanks.

____1. Special orders from a manufacturer; they may or may not be of inferior quality; at times the manufacturer will give the retailer a good price for sale purposes

____2. Lines of items that are being discontinued; not all sizes or styles are available

____3. Damaged articles sold as they are—no returns permitted

____4. Often a store buys all a manufacturer has left over at the end of the season at a reduced price, to clear out stock

____5. Manufactured articles with slight imperfections that are not usually noticeable; sometimes the item has already been repaired; most stores allow irregulars/seconds to be returned

____6. Special buys to get shoppers into a store in hopes that they will buy other articles at regular prices

____7. Sold at price lower than the regular price, usually at the end of the season

a. As is
b. Bargains
c. Broken lots
e. Flea markets
f. Irregulars/Seconds
g. Job lots
h. Loss leaders
i. Manufacturer's clearances
j. Markdowns
k. Special purchase lots
l. White sales

OBJECTIVE 7

Describe special clothing needs of individuals.

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NOTICE	The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.	
OBJECTIVE 8	**Analyze how overall appearance affects image projection.**	SCORE _______
OBJECTIVE 9	**Select accessories that complement a wardrobe.**	SCORE _______
OBJECTIVE 10	**Determine price per wearing of clothing items.**	SCORE _______

WRITTEN TEST ANSWERS

CLOTHES AND SELF-IDENTIFICATION

C II

OBJECTIVE 1

1. e
2. b
3. f
4. a
5. c

OBJECTIVE 2

1, 2, 4, 5, 7, 9

OBJECTIVE 3

2, 3, 8, 9, 13, 14, 15, 16, 17

OBJECTIVE 4

1. +
2. –
3. –
4. +
5. +
6. +
7. +
8. –
9. +
10. +
11. +
12. –
13. +
14. –

OBJECTIVE 5

Answers should include any three of the following:

- Always check the label and hangtag to compare fabric and care.
- Compare identical quality, price, and design.
- Compare nationally advertised brands with lesser-known brands.
- Study newspaper ads for needed items and keep the prices in mind when shopping.
- Check catalog prices to use as a reference.

OBJECTIVE 6

1. g
2. c
3. a
4. k
5. f
6. h
7. j

OBJECTIVE 7

Descriptions should include the following:

- **Occupation**—A person's job often determines his or her clothing needs. Some fields call for uniforms, safety equipment, warm or cool clothing, or business attire.
- **Body size**—Many clothing items are available only in the most popular sizes. That can make shopping difficult for persons who are obese, tall, short, thin, or for individuals with unique body features.
- **Disabilities**—Persons who are disabled also have special clothing needs.
  - An individual with an immobilized arm or leg needs bigger sleeve or leg openings.
  - Wheelchair-bound persons may develop broader shoulders and bigger arm muscles, and clothes must be sized accordingly.
  - Persons with limited finger agility, such as those with arthritis, can have difficulty with buttons and zippers.
  - A person who uses crutches must reinforce areas that receive continual strain, such as under the arms.
  - Someone confined to a chair or wheelchair needs softer waistlines and more sitting room in trousers. Fuller skirts are more comfortable and more flattering.
  - People with visual problems may have trouble telling the back of a garment from the front.
  - Color-blind persons have trouble matching clothing.

OBJECTIVE 8	Refer to answers to Assignment Sheet 1.
OBJECTIVE 9	Refer to answers to Assignment Sheet 2.
OBJECTIVE 10	Refer to answers to Assignment Sheet 3.

OBJECTIVE SHEET

QUICK REPAIRS AND ALTERATIONS

C III

INTRODUCTION

Styles and tastes change, sizes go up and down, and accidents occur during the wearing and/or caring for clothes. Combined, these factors tend to leave a closet full of items that are "not quite right." A clothing item can usually be put back into rotation with a quick repair or alteration.

Renovations can be as simple as sewing on a button or changing a hemline, but can save money and breathe new life into an old wardrobe.

UNIT OBJECTIVE

After completing this unit, the student should be able to make quick repairs and alterations. The student will demonstrate competency by completing the job sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with quick repairs and alterations to their correct definitions.
2. Discuss ways to repair hems without stitching.
3. List different types of fasteners.
4. Discuss commercial options available for mending, altering, or patching clothing.
5. List reasons for altering clothing items.
6. List ways to repair a hole or tear in a clothing item.
7. Determine whether it is feasible to alter a clothing item.
8. Discuss ways to recycle old clothing.
9. Demonstrate the ability to:
    a. Repair a ripped seam using matching thread. (Job Sheet 1)
    b. Sew on a flat button. (Job Sheet 2)

SUGGESTED ACTIVITIES

QUICK REPAIRS AND ALTERATIONS

C III

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss quick repairs and alterations.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Create a bulletin board display titled, "Cures for Sick Clothes." Include pictures of redesigned garments.
- Have each student go to a fabric store and report to the class on current repair techniques and/or products.
- Have students create a clothing repair box. Ask them to give a reason for including each item.

Objective 2

- Ask students to bring from home garments that need hem repairs or touchups. Have them use fusible bonding or spray adhesive to repair the hems.
- Show students how to use tape or staples to make emergency hem repairs. Discuss the disadvantages of both methods.

Objective 3

- Use Transparency Master 1, "Types of Fasteners," to show students examples of different fasteners.

- Have students look for different types of fasteners among the garments they are wearing. Discuss which types are used in areas under strain and which are used in areas receiving less strain.

Objective 4

- Plan a class trip to a dry cleaning establishment that offers mending and/or altering services. Discuss with the proprietor what services are available. Discuss costs of services.

  NOTE: If a class trip is not possible, invite a representative from the dry cleaning establishment to visit the class.

- Invite a department store owner to talk to the class about the store's alteration services and why he or she offers those services to customers.

- Have students get professional estimates for repairs or alterations from dry cleaners, tailors, and home sewers if possible. Discuss how the rates differ.

Objective 5

- Ask students to bring from home articles of clothing that no longer fit. Discuss what alterations, if any, would be feasible.

Objective 6

- Ask each student to make four holes in a piece of fabric. Repair each hole with a different method discussed in Objective 6. Discuss the pros and cons of each method.

- Ask students to bring from home garments with holes or tears. Allow class time for students to repair or decorate over the damaged areas.

Objective 7

- Show students outdated slides, filmstrips, or magazines showing clothing that is no longer in style. Have students analyze which of the outfits could feasibly be altered to look like current styles. Discuss in class.

- Show the video *Personal Clothing Management: Unit IV—Altering Ready to Wear* and discuss which alterations students could try on their own clothing items.

Objective 8

- Have each student bring from home an article of clothing he or she no longer wears. Let the class decide how to repair, redesign, or recycle each article.
- Have each student choose a recycling method and try it on an old garment or fabric.
- Have each student create an original design for an appliqué or fabric painting project. The students may decide to share their designs with the rest of the class.
- Distribute and discuss Handout 1, "Basic Tie-Dyeing Patterns."

APPLICATION

Objective 9

- Use Job Sheet 1 to help students repair a ripped seam using matching thread.
- Use Job Sheet 2 to help students sew on a flat button.
- Distribute Handout 2, "Other Fasteners," to help students sew on snaps and hooks and eyes.

EVALUATION

Practical Test

- Determine if students followed correct procedures for repairing a ripped seam and sewing on a flat button.
- Evaluate the quality of the products using the criteria given.
- Demonstrate the procedures again and retest if necessary.

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on job sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

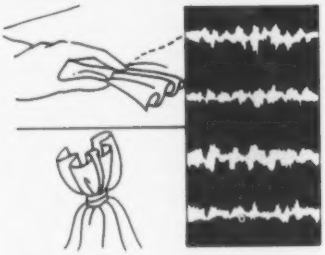
- *Personal Clothing Management: Unit IV — Altering Ready To Wear*

  NOTE: This video is available from the Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074 or by calling 800-522-5810 ext. 589. Out-of-state teachers may call 800-654-4502.

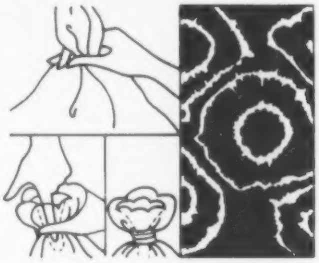
UNIT REFERENCES

- Johnson, Jeane G. and Anne G. Foster. *Clothing — Image and Impact*, 2d rev. ed. Cincinnati, Ohio: South-Western Publishing Company, 1990.
- Kates, Donna. *Personal Clothing Management*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1985.
- Liddell, Louise A. *Clothes and Your Appearance*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- Robinson, Katherine. *The Clothing Care Handbook*. New York: Fawcett Columbine, 1985.
- Stone, Elaine. *Fashion Merchandising*, rev. ed. New York: McGraw-Hill Book Company, 1985.
- Vanderhoff, Margil. *Clothing: Concepts and Construction*. Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1990.
- Wolfe, Mary. *Fashion!* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1989.

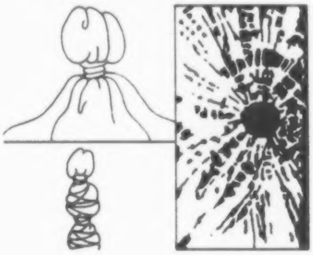
BASIC TIE-DYEING PATTERNS



- **Stripe**—Lay fabric on a flat surface. Mark the places where you want stripes. Gather the fabric and tie tightly. Use many strings or rubber bands for a wide stripe or a single string or rubber band for a narrow stripe.



- **Donut knot**—Begin as if you were making a rosette knot. Then push the center through to the other side. Secure tightly with string or rubber bands.



- **Rosette knot**—Pull a section of fabric. Fasten tightly with string or rubber bands. Add more ties to get a sunburst variation.

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OTHER FASTENERS

INTRODUCTION

Fasteners frequently wear out or fall off before a garment wears out. Replacing a fastener is much more cost-efficient than replacing a garment.

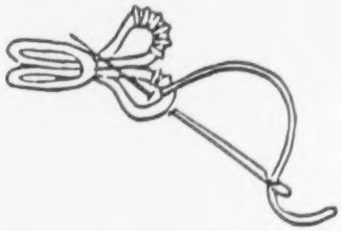
DIRECTIONS

Sewing on a Hook and Eye

1. Thread needle.
2. Make a small knot at end of thread.
3. Take one small stitch where first hook will be placed.

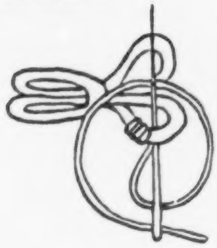
   NOTE: Knot will be covered by hook.
4. Bring needle up through one eyelet for first stitch.
5. Sew on hook using overhand or buttonhole stitch
   - **Overhand stitch**—Insert needle diagonally from back, picking up only one or two threads each time. (Figure 1)

FIGURE 1



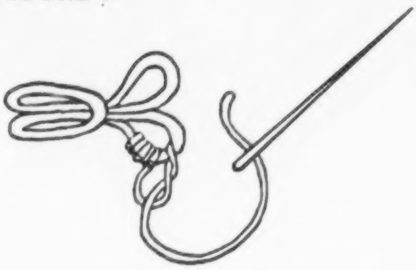
- **Buttonhole stitch**
  a. Keep thread under eye and point of needle. (Figure 2)

FIGURE 2



  b. Draw up needle so a knot is formed at eye edge. (Figure 3)

FIGURE 3

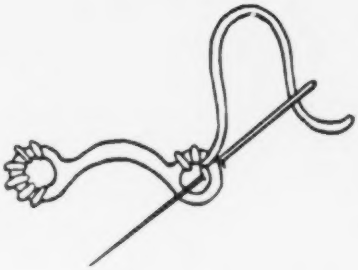


  c. Repeat, keeping stitches and knots even.

6. Sew several stitches across the hook end to hold it in place.
7. Fasten thread securely, looping thread over needle to form knots.
8. Cut thread close to fabric.
9. Pin opening together.
10. Mark place for eye with a pin on underlay.

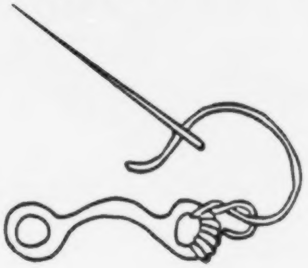
11. Sew eye in place by taking small overhand or buttonhole stitches in each eyelet. (Figures 4 and 5)

FIGURE 4



Overhand

FIGURE 5



Buttonhole

12. Fasten thread securely, looping thread over needle to form knots.

13. Cut thread near fabric.

14. Have the instructor evaluate your work.

15. Clean area and put away equipment and supplies.

Sewing on a Snap

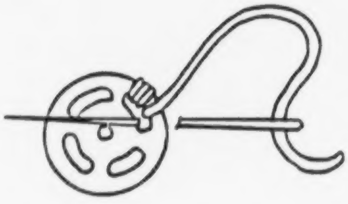
- Ball half of snap

1. Thread needle.

   NOTE: Use single or doubled thread, depending on fabric. If thread is doubled, be careful to draw it up evenly with each stitch.

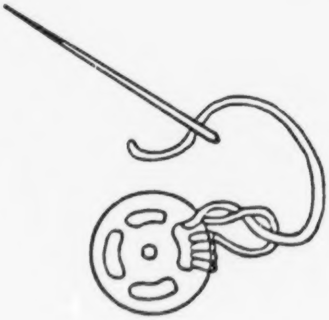
2. Make a small knot at end of thread.
3. Take one small stitch where ball half of snap will be positioned.
4. Take four or five stitches through each hole using overhand or buttonhole stitches. (Figures 6 and 7)

FIGURE 6



Overhand

FIGURE 7



Buttonhole

5. Fasten thread securely, looping thread over needle to form knots.
6. Cut thread close to fabric.

- Socket half of snap

1. Pin opening together.
2. Mark center of socket on underlay.
3. Thread needle.
4. Make a small knot at end of thread.
5. Take one small stitch where socket half of snap will be positioned.
6. Take four or five stitches through each hole using overhand or buttonhole stitches.
7. Fasten thread securely, looping thread over needle to form knots.
8. Cut thread close to fabric.
9. Have the instructor evaluate your work.
10. Clean area and put away equipment and supplies.

INFORMATION SHEET

QUICK REPAIRS AND ALTERATIONS

C III

OBJECTIVE 1

Match terms associated with quick repairs and alterations to their correct definitions.

- **Altering**—Resewing a garment to change the size, length, or design
- **Darning**—Interlacing stitches to resemble the weave or knit of a fabric; done to mend small holes in fabrics or to reinforce worn places
- **Flat button**—A button with two or four holes through which the button is sewn to the fabric
- **Hole**—A cut or damaged spot in fabric that results in the absence of threads or yarns
- **Patching**—Sewing a small piece of fabric over a hole in a garment
- **Shank button**—Button with a stem on the underside
- **Tear**—A cut, slash, or damaged spot in fabric which results in broken threads or yarns
- **Thread shank**—Thread wound around the stitches under a button for reinforcement

OBJECTIVE 2

Discuss ways to repair hems without stitching.

Sewing a hem is not a difficult process, but it is a time-consuming one. Below are two ways to make hem repairs in the event of an emergency.

NOTE: These techniques may not provide strong, permanent hems, and may have to be replaced with machine or handstitched hems.

- **Spray a fabric adhesive** on the area that has come unstitched, and press the fabric into place.
- **Fusible bonding** can be placed between the two layers of fabric and pressed into place with a hot iron.

  EXAMPLE: Stitch Witchery

OBJECTIVE 3

List different types of fasteners.

Wherever two edges of a garment come together, there is usually some type of fastener. Some fasteners are meant to be inconspicuous, some are decorative. Fasteners may be chosen according to the weight of the garment, or where on the garment it is going to be used.

- **Gripper snaps**
  - Heavier and stronger than sew-on snaps
  - Prongs penetrate the fabric
  - Attached with a special tool or a hammer
  - Used in place of buttons on medium and heavyweight fabric
- **Hooks and eyes**
  - Available in many sizes and weights
  - Used where there is little or no strain
  - Special flat hooks can be used where there will be strain

    EXAMPLES: Waistbands of skirts, slacks, and shorts
- **Punch-on buttons**
  - Frequently used for emergencies until the original button can be replaced
  - Found most often in white, although other colors are available
- **Self-gripping fasteners**
  - Used where two edges overlap

    EXAMPLE: Waistband closures
  - Available in round and square shapes of various sizes or in tape form for different levels of stress or strain

    EXAMPLES: Light-stress fasteners are small and can be used at necklines or cuffs; larger fasteners can be used in place of buttons and buttonholes in areas where there is more strain.

  - Consist of two parts: a rough surface of tiny, closely spaced hooks and a heavily napped surface made up of many closely spaced loops
  - Two layers stick together when pressed on top of each other

- **Sew-on buttons**
  - Available in a variety of shapes and sizes
  - Two basic types: shank and flat

- **Sew-on snaps**
  - Available in a variety of sizes and weights
  - Recommended for use on lightweight fabric

- **Zippers**
  - Available in a variety of lengths, weights, styles, and colors
  - A special zipper foot makes attaching zippers by machine easier and neater

OBJECTIVE 4

Discuss commercial options available for mending, altering, or patching clothing.

Some clothing repairs or alterations are difficult, and if not done correctly, a garment can be ruined. Some individuals have the skills to alter or repair clothing, but simply do not have the time. There are commercial alternatives to home clothing repairs and alterations.

NOTE: Always ask a sewing professional for a cost estimate before he or she begins a repair or alteration project.

- **Department/clothing stores**—Larger stores often offer free or inexpensive alterations of clothing sold in the store. Look for a store that hires its own sewer, rather than one that sends its alterations to a contractor. This allows direct communication with the sewer.

- **Dry cleaners**—Many dry cleaning establishments hire a sewer to do repairs and alterations. The sewer may restitch seams, attach linings that have come loose, replace buttons, secure shoulder pads, or put in hems.

- **Professional sewers**—There are expert sewers who work out of their homes and those who work in special shops. Because home sewers have fewer overhead expenses than sewers who work in special shops, their rates are usually lower; however, their equipment may not be as sophisticated. Both types of sewing professionals do custom sewing, alterations, and repairs.
- **Weavers/Knitters**—In some communities, professionals are available to reweave or reknit items. In smaller communities where a professional weaver/knitter may not be available, similar services are sometimes offered by dry cleaners.

OBJECTIVE 5

List reasons for altering clothing items.

Clothing that is not being worn takes up valuable closet or drawer space. It also represents the end of any return on money spent to purchase the item. Before getting rid of a wardrobe item, it is wise to consider whether it could be altered to make it more useful or attractive.

Clothes may be altered to make adjustments for:

- **Body type**—Clothes may be taken in or let out, and hems may be raised or lowered as sizes change.
- **Fashion**—As styles change, collars and cuffs may be replaced or reshaped. Replacement collars can sometimes be purchased.

  Adding, removing, or changing the location of decorative trims can also update a clothing item. Skirt lengths can be raised or lowered according to the current fashion.
- **Repair**—Stains, tears, or other minor damages can be repaired by adding decorative trim or making sleeves or legs shorter.

OBJECTIVE 6

List ways to repair a hole or tear in a clothing item.

Repairing a hole or tear can save money and prolong the life of a garment. There are several ways to make repairs.

- **Machine darn**—This is used to mend a tear in woven fabric. A straight sewing-machine stitch is used. It is more durable than if darned by hand, but it will be noticeable.
- **Hand darn**—This involves covering the broken yarns in a tear or replacing the missing yarns in a hole. The repaired area is not usually noticeable.

- **Sew-on patch**—A patch is sometimes stronger and more durable than darning. A patch may be decorative and is available pre-cut or created from fabric. It can be sewn by machine or by hand.

- **Iron-on fabric**—Heat and pressure are applied to fuse the patch to the garment. If properly applied, iron-on patches can withstand dry cleaning or washing.

OBJECTIVE 7

Determine whether it is feasible to alter a clothing item.

Not every clothing item can be rescued by alterations. Whether a garment can be altered depends on the ability of the sewer and the amount of time the individual is willing to devote to the project. Several factors must be taken into consideration when deciding whether to alter a garment.

- **Age of a garment**
    - After many wearings, a garment may begin to hold the shape of the wearer. This can make alterations nearly impossible.
    - A new or nearly-new garment will easily take on the newly altered shape and/or size.
- **Construction details**
    - If a garment has not been cut along the grain, it may not be possible to make alterations.
    - If dart ends have been marked by small punch holes, alterations will be limited. If the darts have been slashed and pressed open, changes may be impossible.
- **Fabric finish**
    - Fabrics that have been treated with wrinkle-resistant or wash-and-wear finishes are likely to leave permanent holes when stitches are removed.
    - Fabrics that have not been treated with a special finish should produce better results.

- **Garment design**
  - If a jacket is too full or too tight across the shoulders, the sleeves might have to be removed and adjusted, and the lining and shoulder pads would need to be adjusted.

    NOTE: A fitted jacket with shoulder pads is more difficult to alter than a simple blazer.
  - Changing a neckline may be a difficult alteration, and the altered garment may not hang straight.
  - If a garment is too large in the waistline, the waistband may have to be removed, and the zipper area may need to be altered. This may change the look of the entire garment.
- **Garment fabric**
  - A loosely woven fabric is likely to stretch if handled excessively.
  - A firmly woven fabric will be better able to withstand alterations that require ripping and restitching seams.
- **Seam width**
  - It may be impossible to let out a garment that has a narrow seam allowance.
  - If style permits, a panel of additional fabric may be sewn in.
  - Some knit garments have no seam allowances, and it is impossible to add width by changing the seams.

OBJECTIVE 8 **Discuss ways to recycle old clothing.**

Most clothing items reach a point when they no longer serve a purpose—they do not fit, they are worn out, they are stained or damaged, or they are just not interesting anymore. Recycling can mean giving an old clothing item a new look, or transforming it into a new non-clothing item.

DECORATING AN ITEM OR COVERING UP A STAIN OR HOLE IN THE FABRIC

- **Appliqué**—The process of cutting out fabric shapes and applying them to a solid piece of fabric to produce a design
- **Batik**—Coating cloth with removable wax in the parts not to be dyed; when the fabric is dyed, the waxed patterns remain undyed
- **Beading**—Adding beads, feathers, or sequins to the surface of a fabric
- **Block printing**—Inking or dyeing a fabric by using engraved blocks

  NOTE: A simple way to block print is to carve a design into a block of wood, a piece of linoleum, or even a potato. The block is dipped in dye, ink, or paint and pressed on the fabric.

- **Decorative stitching**—Using embroidery or needlepoint to turn a plain garment into a decorative piece
- **Photo printing**—Developing a picture or photograph directly on a fabric surface
- **Photo transfer**—Creating an iron-on transfer from a photocopy of a photograph
- **Silk screen**—Using oiled-paper stencils to place a design on a piece of fabric
- **Tie-dyeing**—Gathering cloth together in folds and patterns, and then tying the fabric with cord or rubber bands before dyeing

TRANSFORMING CLOTHING INTO NON-CLOTHING ITEMS

- Pieces of fabric can be joined by machine or hand to make patchwork **quilts**, **pillow covers**, **placemats**, **stuffed toys**, or **pillows**. Patterns and ideas are available in craft stores and magazines.

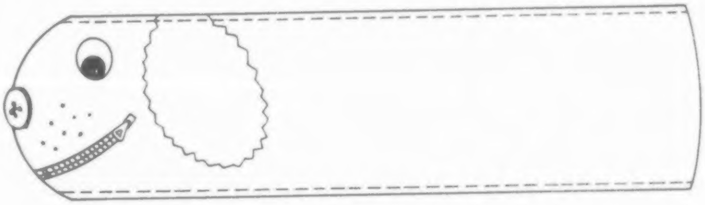
- When garments are worn out, they can be used as **cleaning cloths**.

  NOTE: Be sure to cut off any buttons or fasteners that could scratch furniture or the paint on a car.

- Use unwanted garments to make accessories such as **pot holders**, **makeup pouches**, or **shoe bags**.

- A pair of jeans can be cut off to make **shorts**, and the leftover fabric can be used to make a **"draft dodger"** to stop drafts under doors and windows. (Figure 8)

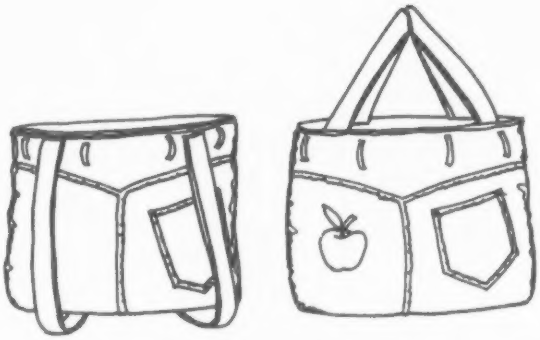
FIGURE 8



- Cut-off jeans can also be used to make a **tote bag** or **backpack**.

  NOTE: Cut the legs off just below the crotch. Turn jeans inside out, and sew the legs together. Use the rest of the leg fabric to make straps. (Figure 9)

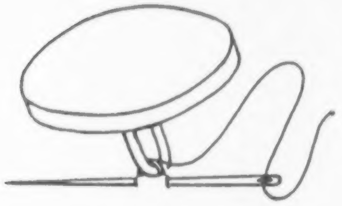
  FIGURE 9



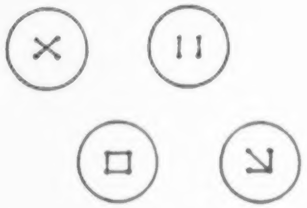
- Sometimes old clothes can be used to play **"dress up" for kids**, or as **costumes**.
- Worn clothing can be used as **stuffing for toys** or **pillows**.

TYPES OF FASTENERS

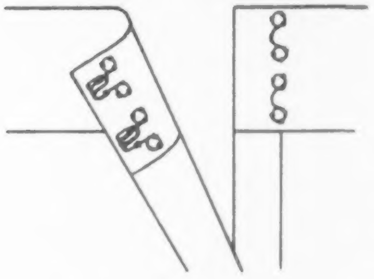
Shank Button



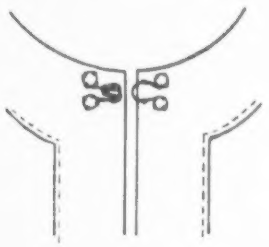
Flat Buttons



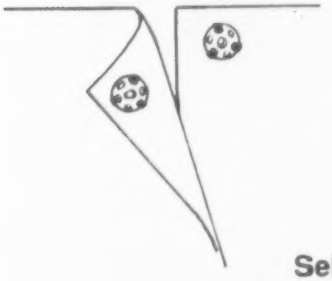
Hooks and Straight Eyes



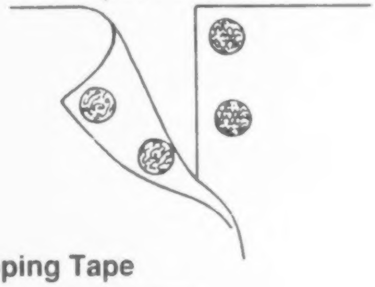
Hooks and Round Eyes



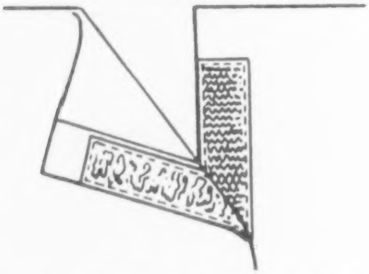
Sew-On Snaps



Self-Gripping Spot Fasteners



Self-Gripping Tape



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JOB SHEET 1

QUICK REPAIRS AND ALTERATIONS

C III

OBJECTIVE 9a

Repair a ripped seam using matching thread.

INTRODUCTION

If there is no sewing machine available, all it takes is a needle and thread to repair seams that have pulled apart. The backstitch (Figure 10) is recommended for repairing seams.

EQUIPMENT AND SUPPLIES

- Garment or piece of fabric
- Needle
- Thread to match fabric
- Straight pins
- Scissors

PROCEDURE

Job Acquisition/ Development Skills

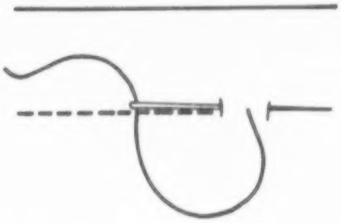
- Master specific job task/procedure

1. Turn garment inside out.
2. Clip threads around hole in seam.
3. Press seam, wrong sides together.
4. Place pins along seam line to hold fabric in place.
5. Thread needle.

   NOTE: Use single or doubled thread, depending on fabric. If thread is doubled, be careful to draw it up evenly with each stitch.
6. Make a small knot at end of thread.

7. Pull needle through fabric at one end of seam. Work in either direction, keeping stitches evenly spaced and of the same depth.

FIGURE 10



8. Make stitches about 1/4 inch (6mm) deep in lightweight fabrics. Make deeper stitches in heavier fabrics or in fabrics that ravel easily.
9. Work to opposite end of area being repaired.
10. Fasten thread securely, looping thread over needle several times to form knots.
11. Cut thread near fabric.
12. Have the instructor evaluate your work.
13. Clean area and put away equipment and supplies.

JOB SHEET 2

QUICK REPAIRS AND ALTERATIONS

C III

OBJECTIVE 9b

Sew on a flat button.

INTRODUCTION

Everyday wear and tear can loosen buttons and eventually cause them to fall off. Replacing buttons is a quick and easy process.

EQUIPMENT AND SUPPLIES

- Flat button
- Garment or piece of fabric
- Needle
- Thread to match fabric or clothing item
- Straight pins
- Scissors
- Toothpick

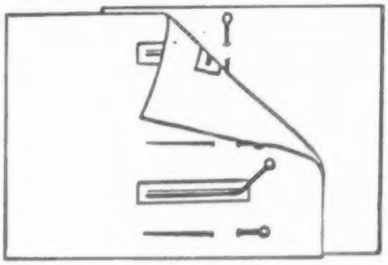
PROCEDURE

Job Acquisition/ Development Skills

- Master specific job task/procedure

1. To find the right position for the button, pin the garment closed as if it were buttoned.
2. Place a straight pin at the outer end of the buttonhole into the fabric underneath. The center of the button is placed at this point. (Figure 11)

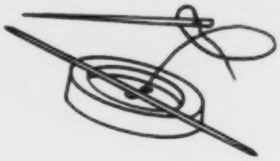
FIGURE 11



3. Unpin the garment, leaving the standing pin in the fabric underneath.

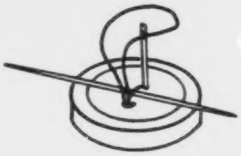
4. Thread the needle.
5. Make a small stitch on the right side of the fabric where the button is to be placed.
6. Remove the pin used to locate button position.
7. Bring the needle through the button. Place the toothpick across the top of the button to allow for thread shank. (Figure 12)

FIGURE 12



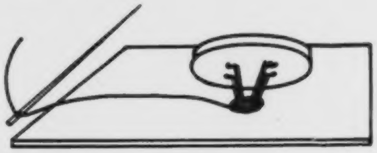
8. Continue sewing back and forth through the fabric, the button, and over the toothpick. (Figure 13)

FIGURE 13



9. Remove the toothpick and wind thread firmly around threads under button to form a shank. (Figure 14)

FIGURE 14



10. Bring the needle to the wrong side of the fabric, and knot the thread.
11. Have the instructor evaluate your work.
12. Clean area and put away equipment and supplies.

JOB SHEET 1

Repair a ripped seam using matching thread.

Student's name ____________________________ Date ___________

Evaluator's name __________________________ Attempt no. _____

Instructions: When you are ready to perform this task, ask your instructor to observe the procedure and complete this form. All items listed under "Process Evaluation" must receive a "Yes" to receive an overall performance evaluation.

PROCESS EVALUATION

Evaluator note: Write a check mark in the "Yes" or "No" blanks to designate whether or not the student has satisfactorily achieved each step in this procedure. If the student is unable to achieve this competency, have the student review the materials and try again.

The student:	YES	NO
1. Turned garment inside out.	_____	_____
2. Clipped threads around hole in seam.	_____	_____
3. Pressed seam, wrong sides together.	_____	_____
4. Placed pins along seam line to hold fabric.	_____	_____
5. Threaded needle.	_____	_____
6. Made a small knot at end of thread.	_____	_____
7. Pulled needle through fabric at end of seam.	_____	_____
8. Worked to other side using backstitch.	_____	_____
9. Fastened thread, looping thread over needle to form knots.	_____	_____
10. Cut thread near fabric.	_____	_____

EVALUATOR'S COMMENTS

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PRODUCT EVALUATION

Evaluator note: Rate the student on the following criteria by circling the appropriate numbers. Each criterion must receive a rating of "3" or higher to demonstrate student mastery. (See performance evaluation key.) A student who is unable to demonstrate mastery should review the material and submit another product for evaluation.

Criteria:

	4	3	2	1
Preparing Seam	Turned garment inside out, clipped threads around hole, pressed seam with wrong sides together	Turned garment inside out, clipped threads around hole, did not press seam with wrong sides together	Turned garment inside out, did not clip threads around hole, did not press seam with wrong sides together	Did not turn garment inside out, did not clip threads around hole, did not press seam with wrong sides together
	4	3	2	1
Sewing Preparation	Pinned along seam line, chose thread, threaded needle, made knot in end of thread	Pinned along seam line, chose thread, threaded needle, did not make knot in end of thread	Pinned along seam line, did not thread needle properly, did not make knot in end of thread	Did not pin along seam line, threaded needle, did not make knot in end of thread
	4	3	2	1
Stitching	Pulled needle through fabric at end of seam, overcast stitches evenly spaced and of the same depth, fastened thread and knotted it at end of seam, cut thread near fabric	Pulled needle through fabric at end of seam, overcast stitches not evenly spaced or of the same depth, fastened thread and knotted it at end of seam, cut thread near fabric	Pulled needle through fabric at middle of seam, overcast stitches not evenly spaced or of the same depth, did not close entire hole in seam, fastened and knotted thread at end of seam	Pulled needle through fabric at end of seam, overcast stitches not evenly spaced or of the same depth, fastened and knotted thread, left thread hanging from fabric

EVALUATOR'S COMMENTS

AVERAGE RATING

Evaluator note: To obtain an average rating for the competency profile, total the designated points in "Product Evaluation" and divide by the total number of criteria. Circle the rating on the "Performance Evaluation Key" below.

PERFORMANCE EVALUATION KEY

4 - Skilled—Can perform job with no additional training
3 - Moderately skilled—Has performed job during training program; limited additional training may be required
2 - Limited skill—Has performed job during training program; additional training is required to develop skill
1 - Unskilled—Is familiar with process, but is unable to perform job

JOB SHEET 2

Sew on a flat button.

Student's name ______________________________ Date ____________

Evaluator's name ____________________________ Attempt no. _____

Instructions: When you are ready to perform this task, ask your instructor to observe the procedure and complete this form. All items listed under "Process Evaluation" must receive a "Yes" to receive an overall performance evaluation.

PROCESS EVALUATION

Evaluator note: Write a check mark in the "Yes" or "No" blanks to designate whether or not the student has satisfactorily achieved each step in this procedure. If the student is unable to achieve this competency, have the student review the materials and try again.

The student:	YES	NO
1. Pinned the garment to find position for button.	_____	_____
2. Placed pin at outer end of buttonhole.	_____	_____
3. Unpinned the garment, leaving standing pin in place.	_____	_____
4. Selected thread.	_____	_____
5. Threaded the needle.	_____	_____
6. Made stitch where button was to be placed.	_____	_____
7. Removed pin used to locate button position.	_____	_____
8. Brought needle through button.	_____	_____
9. Allowed for thread shank with a toothpick.	_____	_____
10. Sewed back and forth.	_____	_____
11. Removed toothpick and wound thread to form shank.	_____	_____
12. Brought needle to wrong side of the fabric and knotted thread.	_____	_____

EVALUATOR'S COMMENTS

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PRODUCT EVALUATION

Evaluator note: Rate the student on the following criteria by circling the appropriate numbers. Each criterion must receive a rating of "3" or higher to demonstrate student mastery. (See performance evaluation key.) A student who is unable to demonstrate mastery should review the material and submit another product for evaluation.

Criteria:				
	4	3	2	1
Button Location	Pinned garment, placed pin properly, unpinned garment, and left pin in place	Pinned garment, placed pin properly, did not unpin garment, and left pin in place	Pinned garment, did not place pin properly, unpinned garment, and left pin in place	Did not pin garment, did not place pin properly, did not unpin garment, and left pin in place
	4	3	2	1
Sewing Preparation	Selected thread, threaded needle, made stitch for button placement, and removed pin	Selected thread, threaded needle, made stitch for button placement, and did not remove pin	Selected thread, did not thread needle properly, made stitch for button placement	Did not select thread properly, threaded needle, did not make stitch for button placement, removed pin
	4	3	2	1
Stitching	Brought needle through button, allowed for thread shank with a toothpick, sewed back and forth, removed toothpick, formed shank, brought needle to wrong side, and knotted thread	Brought needle through button, allowed for thread shank with a toothpick, sewed back and forth, removed toothpick, did not form shank properly, brought needle to wrong side, and knotted thread	Brought needle through button, did not allow for thread shank properly, sewed back and forth, did not remove toothpick, did not form shank properly, brought needle to wrong side, and knotted thread	Brought needle through button, did not allow for thread shank properly, did not sew back and forth properly, did not remove toothpick, did not form shank properly, brought needle to wrong side, and knotted thread

EVALUATOR'S COMMENTS

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AVERAGE RATING

Evaluator note: To obtain an average rating for the competency profile, total the designated points in "Product Evaluation" and divide by the total number of criteria. Circle the rating on the "Performance Evaluation Key" below.

PERFORMANCE EVALUATION KEY

4 - Skilled—Can perform job with no additional training
3 - Moderately skilled—Has performed job during training program; limited additional training may be required
2 - Limited skill—Has performed job during training program; additional training is required to develop skill
1 - Unskilled—Is familiar with process, but is unable to perform job

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WRITTEN TEST

QUICK REPAIRS AND ALTERATIONS

C III

NAME ______________________________ SCORE ________

OBJECTIVE 1

Match terms associated with quick repairs and alterations to their correct definitions. Write the correct letters in the blanks.

____ 1. A cut, slash, or damaged spot in fabric which results in broken threads or yarns

____ 2. Button with a stem on the underside

____ 3. Sewing a small piece of fabric over a hole in a garment

____ 4. Interlacing stitches to resemble the weave or knit of a fabric; done to mend small holes in fabrics or to reinforce worn places

____ 5. Thread wound around the stitches under a button for reinforcement

____ 6. A cut or damaged spot in fabric that results in the absence of threads or yarns

____ 7. Resewing a garment to change the size, length, or design

____ 8. A button with two or four holes through which the button is sewn to the fabric

a. Altering
b. Batik
c. Beadwork
d. Darning
e. Embroidery
f. Flat button
g. Hole
h. Patching
i. Shank button
j. Tear
k. Thread shank

OBJECTIVE 2

Discuss two ways to repair hems without stitching.

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OBJECTIVE 3 List five different types of fasteners.

OBJECTIVE 4 Discuss two commercial options available for mending, altering, or patching clothing.

OBJECTIVE 5 List three reasons for altering clothing items.

OBJECTIVE 6 List three ways to repair a hole or tear in a clothing item.

OBJECTIVE 7 **Determine whether it is feasible to alter a clothing item.** Write an "X" in the blank before each feasible alteration.

____ 1. Take in the neckline on a loosely woven sateen blouse.

____ 2. Let out a knit skirt that has no seam allowance.

____ 3. Shorten a pair of denim blue jeans one inch.

____ 4. Lower the hem on a dress that has a wrinkle-resistant finish.

____ 5. Take in a pair of tightly woven gabardine slacks.

____ 6. Let out a fitted jacket (with shoulder pads) that is too tight across the shoulders.

OBJECTIVE 8 **Discuss ways to recycle old clothing.** Include two ways to decorate an item or cover up a stain or hole in the fabric, and two ideas for making non-clothing items out of old clothing.

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NOTICE The following job sheets are not a part of the written test. If these job sheets have not been completed, check with the instructor.

OBJECTIVE 9a **Repair a ripped seam using matching thread.** RATING ______

OBJECTIVE 9b **Sew on a flat button.** RATING ______

WRITTEN TEST ANSWERS

QUICK REPAIRS AND ALTERATIONS

C III

OBJECTIVE 1

1. j
2. i
3. h
4. d
5. k
6. g
7. a
8. f

OBJECTIVE 2

- **Spray a fabric adhesive** on the area that has come unstitched, and press the fabric into place.
- **Fusible bonding** can be placed between the two layers of fabric and pressed into place with a hot iron.

OBJECTIVE 3

Answer should include any five of the following:

- Gripper snaps
- Hooks and eyes
- Punch-on buttons
- Self-gripping fasteners
- Sew-on buttons
- Sew-on snaps
- Zippers

OBJECTIVE 4

Discussion should include any two of the following:

- **Department/clothing stores**—Larger stores often offer free or inexpensive alterations of clothing sold in the store. Look for a store that hires its own sewer, rather than one that sends its alterations to a contractor. This allows direct communication with the sewer.

- **Dry cleaners**—Many dry cleaning establishments hire a sewer to do repairs and alterations. The sewer may restitch seams, attach linings that have come loose, replace buttons, secure shoulder pads, or put in hems.

- **Professional sewers**—There are expert sewers who work out of their homes and those who work in special shops. Because home sewers have fewer overhead expenses than sewers who work in special shops, their rates are usually lower; however, their equipment may not be as sophisticated. Both types of sewing professionals do custom sewing, alterations, and repairs.

- **Weavers/Knitters**—In some communities, professionals are available to reweave or reknit items. In smaller communities where a professional weaver/knitter may not be available, similar services are sometimes offered by dry cleaners.

OBJECTIVE 5

List should include the following:

- **Body type**—Clothes may be taken in or let out, and hems may be raised or lowered as sizes change.

- **Fashion**—As styles change, collars and cuffs may be replaced or reshaped. Replacement collars can sometimes be purchased.

  Adding, removing, or changing the location of decorative trims can also update a clothing item. Skirt lengths can be raised or lowered according to the current fashion.

- **Repair**—Stains, tears or other minor damages can be repaired by adding decorative trim or making sleeves or legs shorter.

OBJECTIVE 6

List should include any three of the following:

- Machine darn
- Hand darn
- Sew-on patch
- Iron-on fabric

OBJECTIVE 7

3, 5

OBJECTIVE 8

Discussion should include two answers from each list below.

DECORATING AN ITEM OR COVERING UP A STAIN OR HOLE IN THE FABRIC

- **Appliqué**—The process of cutting out fabric shapes and applying them to a solid piece of fabric to produce a design
- **Batik**—Coating cloth with removable wax in the parts not to be dyed; when the fabric is dyed, the waxed patterns remain undyed
- **Beading**—Adding beads, feathers, or sequins to the surface of a fabric
- **Block printing**—Inking or dyeing a fabric by using engraved blocks
- **Decorative stitching**—Using embroidery or needlepoint to turn a plain garment into a decorative piece
- **Photo printing**—Developing a picture or photograph directly on a fabric surface
- **Photo transfer**—Creating an iron-on transfer from a photocopy of a photograph
- **Silk screen**—Using oiled-paper stencils to place a design on a piece of fabric
- **Tie-dyeing**—Gathering cloth together in folds and patterns, and then tying the fabric with cord or rubber bands before dyeing

TRANSFORMING CLOTHING INTO NON-CLOTHING ITEMS

- Pieces of fabric can be joined by machine or hand to make **patchwork quilts**, **pillow covers**, **placemats**, **stuffed toys**, or **pillows**. Patterns and ideas are available in craft stores and magazines.
- When garments are worn out, they can be used as **cleaning cloths**.
- Use unwanted garments to make accessories such as **pot holders**, **makeup pouches**, or **shoe bags** for luggage.
- A pair of jeans can be cut off to make **shorts**, and the leftover fabric can be used to make a **"draft dodger"** to stop drafts under doors and windows.
- Cut-offs can also be used to make a **tote bag** or **backpack**.
- Sometimes old clothes can be used to play **"dress up" for kids**, or as **costumes**.
- Worn clothing can be used as **stuffing for toys** or **pillows**.

OBJECTIVE 9a Refer to Practical Test for Job Sheet 1.

OBJECTIVE 9b Refer to Practical Test for Job Sheet 2.

OBJECTIVE SHEET

CONSTRUCTION SKILLS

C IV

INTRODUCTION

Basic construction skills are important whether individuals are sewing as a hobby or a vocation. It is also important to be able to recognize quality construction, even for those who buy, rather than sew. Learning what is involved in constructing a garment aids in making the decision of whether to buy or sew.

UNIT OBJECTIVE

After completing this unit, the student should be able to apply basic clothing construction skills. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with clothing construction skills to their correct definitions.
2. Select from a list details that indicate quality of clothing construction.
3. Discuss benefits of sewing a clothing item.
4. Select from a list features usually included in a pattern guide sheet.
5. List care information found on fabric bolts.
6. Select a pattern and the supplies needed for a sewing project. (Assignment Sheet 1)
7. Research requirements and responsibilities for a particular clothing career. (Assignment Sheet 2)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss construction skills.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Ask salespersons or department managers to save old pattern catalogs for use in the classroom.

DELIVERY

Objective 1

- Using sample pattern envelopes, make an arrangement on the bulletin board. Select fabric samples to go with each pattern.
- Plan a class trip to a fabric store and show students unusual equipment and items. Discuss items such as curved needles, beeswax, and trims.

  NOTE: If a class trip is not feasible, some fabric stores will make these items available to teachers on a loan basis.

- Refer to *Home Economics I* and *Personal Clothing Management* for a review of basic sewing skills such as filling a bobbin, threading the machine, controlling speed, following lines, turning corners, and storing the machine.

Objective 2

- Have students examine their own clothing for details that indicate quality of clothing construction. Discuss how quality of ready-to-wear items can be improved, such as by reinforcing buttons or fasteners.

- Ask each student to visit a clothing store or shopping mall and select a similar garment in three different brands.

  EXAMPLES: Three shirts of various brands, three blouses of various brands, three pairs of pants of various brands

  Ask the students to compare at least three measurements, such as length, width through chest or hip area, and sleeve length. Have them chart their findings, including the cost of each garment.

  NOTE: If a class trip is not feasible, bring to class three similar garments in different brands and make comparisons.

Objective 3

- Supply students with patterns, and show them how to adjust the length of the patterns. Lengthen one pattern piece at the bottom edge, and shorten a different piece between the adjustment lines. Discuss how sewing allows students to get a precise fit.

- Divide the class into teams. Choose two or three basic clothing items and have one team research the cost of those items in a ready-to-wear store or catalog, and have the other team research the cost of buying patterns, fabric, and notions for similar items. Discuss the results in class.

  EXAMPLES: White long-sleeved cotton blouse, elasticized fleece jogging pants, pleated corduroy skirt with zipper

- Discuss with students the importance of managing their sewing projects to avoid spending money on unnecessary duplicate sewing supplies and equipment.

- Ask students to visit a store or look in a catalog that sells throw pillows. Record the description and cost of several pillows. Ask students to give a report comparing the cost of making and buying the pillows.

- Have students consider some of the disadvantages of deciding to sew rather than buy a clothing item.

  EXAMPLES: Fabric and supplies may be wasted if a sewing mistake is made; sometimes projects are never finished, thus wasting materials

Objective 4

- Make copies of a pattern guide sheet and distribute to students. Devise a verbal quiz asking them to find specific information on the guide sheet.

- Using a pattern guide sheet as a reference, have students design their own garments on paper. They should sketch the finished products as well as the individual pattern pieces.

- Have each student choose an item of clothing in his or her wardrobe and analyze its construction. Have the student diagram the pieces that were sewn together to make the garment. Ask each student to report on such things as which pieces were cut on a fold, and whether the pattern was laid on-grain.

Objective 5

- Have students design care labels for their projects, based on information from the fabric bolts.

APPLICATION

Objective 6

- Instruct students to complete Assignment Sheet 1.

- Define and discuss in class any unfamiliar construction procedures listed in the chart on Assignment Sheet 1.

- Ask students to list ideas to individualize a basic pattern. Compare lists in the classroom.

- Write a skit about a poorly prepared student buying fabric from a poorly informed salesperson. Ask a group of students to perform it for the class. Discuss what students need to know before going to the store.

- Divide the class into pairs. Assign a sewing equipment item to each pair. Have one student tell the class what to consider when purchasing the item, and have the other explain how to use and care for it.

- Demonstrate the use of a serger, or ask a local sewing machine company representative to demonstrate one to the class.

- Have members of the class find patterns or ideas for non-clothing items that require basic construction skills.

- Have students research or design their own non-clothing sewing projects. They can select a project for a gift, an accessory, or decoration for their home. Ask them to compare the time, skill, and cost required for each project. Ask them to compare that to the enjoyment they would receive from making each one, as well as the usefulness or pleasure it will provide.

- Individualize Assignment Sheet 1 if it does not meet specific classroom needs.

Objective 7

- Refer students to Supplement 1 and discuss clothing career opportunities.

- Instruct students to complete Assignment Sheet 2.

- Organize a special "Clothing Career Week" at the school and invite guests to speak to the class. Solicit professionals from a variety of clothing fields to share their experiences.

- Discuss the careers researched in Assignment Sheet 2. Have each student develop a short skit in which he or she can role play his or her new career, depicting a typical day at work.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate the students on assignment sheet activities if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Publications

- *Home Economics I.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1989.

  NOTE: As of 1991, *Home Economics I* will be published under the title *Foundations for Living*, Volume I. The curriculum content is unchanged. This publication is available from the Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West 7th Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810 ext. 589. Out-of-state teachers may call 800-654-4502.

UNIT REFERENCES

- Burns, Marilyn. *Clothes Sense.* Leaflet No. L203. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Burns, Marilyn. *Clothes Sense.* Leaflet No. L204. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Burns, Marilyn. *When To Buy—When To Sew.* Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- Johnson, Jeane G. and Anne G. Foster. *Clothing—Image and Impact*, 2d rev. ed. Cincinnati, Ohio: South-Western Publishing Company, 1990.

- Kates, Donna. *Personal Clothing Management.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1985.

- Liddell, Louise A. *Clothes and Your Appearance.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.

- Robinson, Katherine. *The Clothing Care Handbook.* New York: Fawcett Columbine, 1985.

- Stone, Elaine. *Fashion Merchandising*, rev. ed. New York: McGraw-Hill Book Company, 1985.

- Vanderhoff, Margil. *Clothing Concepts and Construction.* Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1990.

- Wolfe, Mary. *Fashion!* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1989.

OBJECTIVE 1

Match terms associated with clothing construction skills to their correct definitions.

- **Bias**—A line cutting diagonally across the grain of fabric
- **Colorfast**—Fabric with ability to resist change in color despite washing, dry cleaning, perspiration, sunlight, or rubbing
- **Guide sheet**—Instructions included with sewing pattern, showing how to lay out a pattern and sew a project
- **Notions**—Items (other than fabric) needed to make a garment

  EXAMPLES: Thread, buttons, zippers, seam binding
- **On-grain**—Lengthwise and crosswise yarns form right angles to each other
- **Seam allowance**—Fabric between the seam and the edge of the garment
- **Topstitching**—Machine or hand stitching on the right side of a garment for decorative and/or functional reasons
- **Unit construction process**—Method of sewing where similar processes on all garment parts are sewn at the same time; individual units are completed before garment assembly

OBJECTIVE 2

Select from a list details that indicate quality of clothing construction.

A bargain is only a bargain if it is a good quality item at a reduced price. The key to finding a bargain is recognizing quality merchandise. Construction details are usually accurate indicators of quality. These details help shoppers determine how long an item can be expected to last, how it will look, and the level of comfort it will provide.

When comparing garments, check:

- **Buttons and fasteners**
  - Both buttons and fasteners are firmly attached.
  - Button has shank or thread shank.
  - Button fits through buttonhole and lies flat.
- **Buttonholes**
  - Buttonholes are sewn on-grain.
  - They lie flat.
  - All buttonholes are spaced evenly.
  - Stitches are close together.
- **Fabric**
  - Items are sewn on-grain.
  - Stripes and plaids match at seams.
  - Fiber content and construction are suited for intended use.
  - Fabric is colorfast to cleaning and sunlight.
- **Hems**
  - Garment hems lie flat.
  - Hems are even.
  - Stitching is inconspicuous from the outside.
  - Width of hem is appropriate for garment style.
- **Lining**
  - Lining is smooth, not wrinkled.
- **Pockets**
  - Edges are reinforced.

- **Seams**
  - Thread matches fabric.
  - Seam allowances are sufficient to allow for alterations.
  - Seam lines are smooth and free of puckers.
  - Edges and corners are flat, not puckered.
- **Topstitching**
  - Stitches are neat and even.
- **Zippers**
  - Stitching is even and inconspicuous.
  - Thread matches fabric.
  - Zipper is covered.
  - Zipper can be opened and closed easily.

OBJECTIVE 3

Discuss benefits of sewing a clothing item.

With careful planning and preparation, an individual can create functional and attractive clothing. Although practice does not always make perfect, an experienced sewer will discover sewing a clothing item offers many benefits.

- Sewing at home can ensure comfort and fit.
- Home sewn seams are usually stronger and will not split easily.
- Home sewn seam allowances are generous.
- The cost of material and notions is usually less than the cost of a ready-to-wear garment.
- Sewing is a positive creative outlet.

OBJECTIVE 4

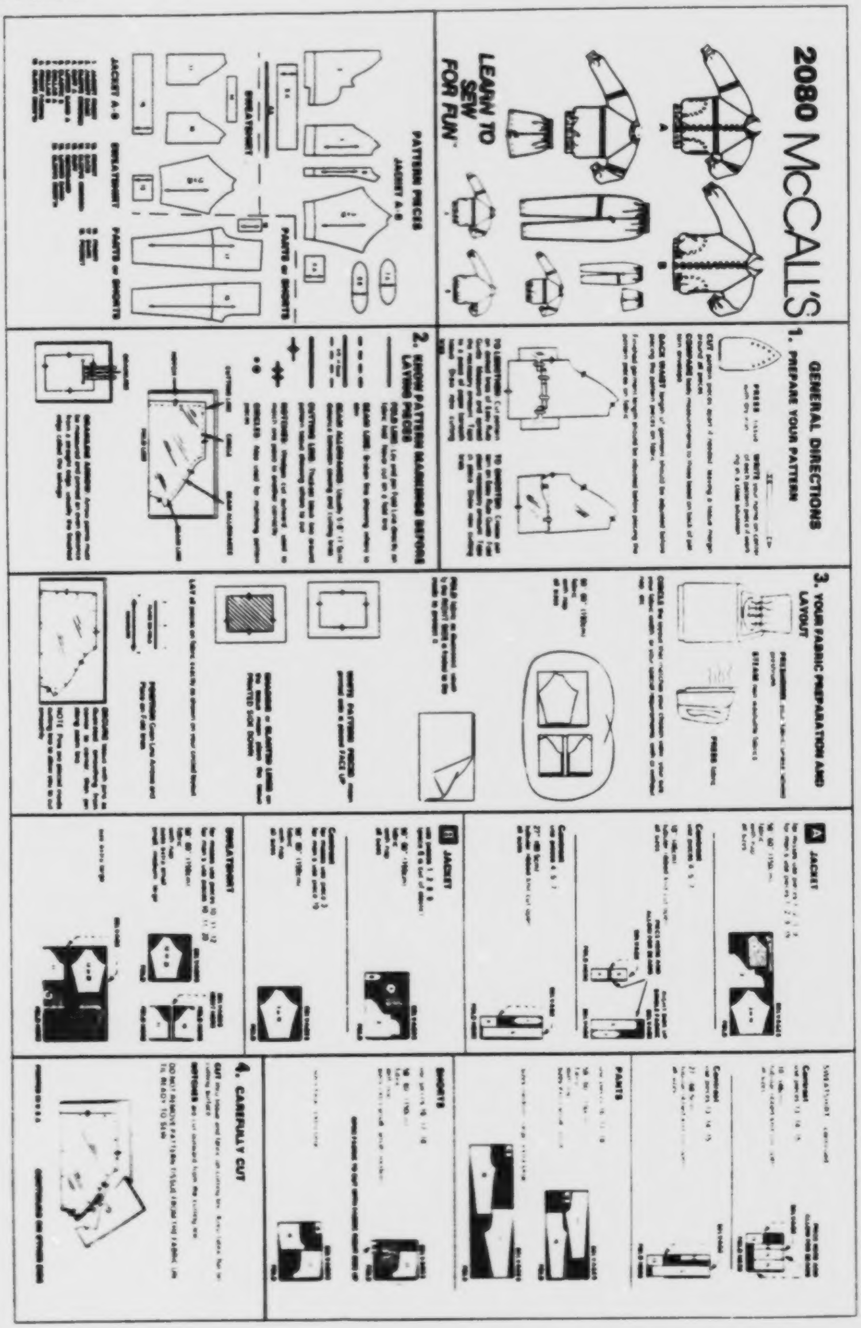
Select from a list features usually included in a pattern guide sheet.

The outside of a pattern envelope shows what the finished product will look like, and these sketches or photographs usually include suggestions for fabrics and fabric prints. On the back of the envelope, a home sewer will find the amount of fabric and notions required to make the product, as well as a sketch of each pattern piece. Inside are the pattern pieces and the **pattern guide sheet**. (Figure 1)

The pattern guide sheet usually includes:

- Front and back views of each garment in the pattern
- List of the pattern pieces needed for making each view
- Special directions for preparing the pattern and laying it out on the fabric
- At least one drawing demonstrating each task
- An explanation of the various markings on the pattern pieces
- Definitions of any special terms used in the directions

FIGURE 1



2080 McCALL'S

LEARN TO SEW FOR FUN

PATTERN PIECES

JACKET A-B

SWEATSHIRT

PANTS or SHORTS

GENERAL DIRECTIONS

1. PREPARE YOUR PATTERN

2. KNOW PATTERN MARKINGS BEFORE LAYING PIECES

3. YOUR FABRIC PREPARATION AND LAYOUT

JACKET

SWEATSHIRT

PANTS

SHORTS

4. CAREFULLY CUT

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BEST COPY AVAILABLE

OBJECTIVE 5

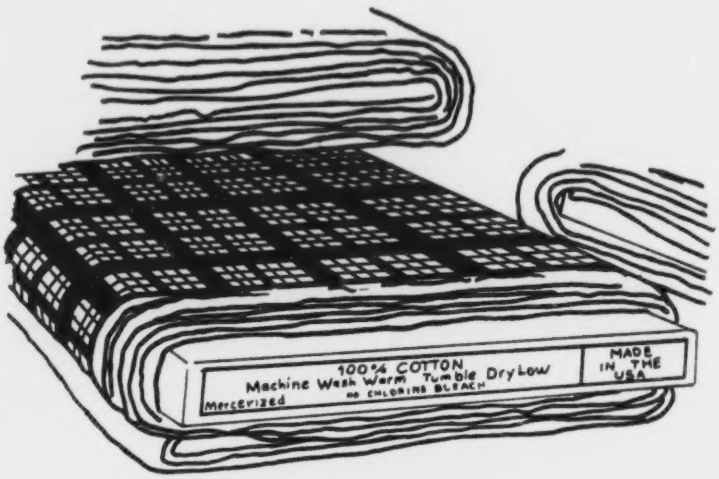
List care information found on fabric bolts.

Just like ready-to-wear clothing, home sewn clothing items will be short-lived if they are not cared for properly. The law requires manufacturers to put care labels on fabric, just as they do on clothing. When shopping for fabric, make a note of the information on the labels on the ends of the fabric bolts. These labels include:

- Fiber content
- Care instructions

  EXAMPLES: Washing, drying, pressing instructions
- Warnings on procedures to avoid with the fabric
- Information about special finishes

  EXAMPLE:


100% COTTON
Machine Wash Warm Tumble Dry Low
Mercerized
NO CHLORINE BLEACH
MADE IN THE USA

CAREER OPPORTUNITIES IN CLOTHING

- **Alteration expert, or tailor**—Takes in, lets out, and reshapes garments that do not fit the retail customer properly
- **Alteration hand**—Repairs defects that have occurred to garments during factory production
- **Assorter**—Prepares the cutout parts for production sewing
- **Checkout cashier**—Rings up retail customers' purchases and collects payments
- **Classroom teacher**—Instructs clothing classes at the junior and senior high school level
- **Color analysis consultant**—Determines what colors are the most flattering for individuals' apparel and cosmetics
- **Comparison shopper**—Compares the merchandise offered by competitive stores with that of its own store
- **Costing engineer**—Determines the overall price of producing each apparel item
- **Costume curator**—Works in museums to develop and care for historic costume collections; prepares exhibits for display
- **County Extension Service home economist**—Teaches apparel and home economics subjects to organizations and families
- **Customer service manager**—Serves as an intermediary between a retail store and its customers; handles complaints and deals with customers' special needs
- **Cutter**—Uses power saws or electric cutting machines to cut around the pattern pieces
- **Diagram artist**—Sketches technical drawings for pattern guide sheets
- **Display designer**—Creates displays inside a retail store

- **Dry cleaner**—Uses special chemical solvents to clean garments at a dry cleaning establishment
- **Fashion coordinator**—Makes sure all fashion departments of a large retail business are updated on the latest trends
- **Fashion designer**—Creates new ideas for garments and accessories
- **Fashion model**—Wears garments and accessories to showcase them
- **Fashion photographer**—Takes pictures that show fashionable clothes and accessories
- **Fashion writer**—Passes along textile and apparel information through the mass media
- **Finisher**—Hand sews whatever is required to finish factory-sewn garments
- **Industrial engineer**—Selects the most efficient machinery and operational methods to manufacture textiles and clothing
- **Inspector**—Examines unfinished garment parts and finished garments
- **Laboratory technician**—Helps conduct research, often working under research scientists
- **Machine technician**—Keeps the equipment in working order
- **Marker**—Determines how the paper pattern pieces can be placed most efficiently for mass production cutting
- **Market analyst**—Conducts market research by studying consumer tastes and changing trends
- **Merchandise control specialist**—Tells by the rate of merchandise flow how well certain items are selling in various localities
- **Pattern grader**—Cuts patterns in all of the different sizes produced by the manufacturer; patterns are then used in mass production of apparel
- **Pattern maker**—Translates an apparel design into pattern pieces that can be used for mass production

- **Personal shopper**—Selects merchandise for customers, sometimes in response to mail or telephone requests

- **Photo stylist**—Works in photography studios or advertising agencies, booking models, accessorizing apparel, obtaining props, altering garments, etc.

- **Piece good buyer**—Researches and buys the fabrics, trims, and notions the design staff chooses for apparel

- **Plant engineer**—Makes sure all environmental systems are operating properly

- **Presser**—Flattens seams, irons garment surfaces, and shapes garments with steam-pressing machines in factories

- **Quality control inspector**—Analyzes the quality of fibers, yarns, or fabrics and solves problems when necessary

- **Retail buyer**—Responsible for buying, sales and profits of a department or division of a department store

- **Retail apparel salesperson**—Sells clothing directly to retail customers

- **Salesperson in fabric store**—Sells fabric and sewing supplies to retail customers

- **Sample maker**—Sews each designer's sample garment together to make the design a reality

- **Sewing machine operator**—Constructs apparel on heavy, fast, industrial power sewing machines

- **Showroom salesperson**—Presents a line of goods to buyers visiting the manufacturer's showroom

- **Sketcher**—Makes freehand, illustration-quality drawings of the ideas a designer has draped in fabric onto a dressmaker's form

- **Spotter**—Treats stains at a dry cleaning establishment

- **Spreader**—Lays out the chosen fabric for mass production cutting

- **Stock clerk**—Receives merchandise from the delivery trucks that bring the apparel to the store

- **Technical writer**—Creates clear sewing directions for pattern guide sheets
- **Textile colorist**—Decides which combinations of colors will appeal to customers
- **Textile converter**—Decides how various amounts of fabrics should be dyed, printed, or otherwise finished
- **Textile designer**—Creates new patterns and designs or recreates existing ones to be used in the making of fabrics
- **Textile stylist**—Guides textile designers to fulfill consumer desires; responsible for most long-range fashion planning of fabric colors, weights, and textures
- **Theatrical costumer**—Creates costumes for a theater company, movie studio, costume shop, or television network
- **Traveling sales representative**—Travels to department stores and clothing shops to sell apparel to wholesale buyers
- **Trimmer**—Cuts off loose threads and pulls out any basting stitches, removes lint and spots from finished apparel items

ASSIGNMENT SHEET 1

CONSTRUCTION SKILLS

C IV

NAME ______________________________ SCORE ______

OBJECTIVE 6

Select a pattern and the supplies needed for a sewing project.

INTRODUCTION

As with any other skill, the more you practice sewing, the better you become. The first attempts to create an item may not produce exactly the desired results. However, the more you work at it, the more satisfaction you will achieve.

Thoughtful selection, careful alteration of the pattern, accurate cutting and marking, and precise sewing and pressing will ensure a professional-looking sewing project.

NOTE: The project chosen for this sewing assignment sheet does not have to be a clothing item. Possible non-clothing items include a tablecloth, valance, draft dodger (see Unit C III), sweatband, tool apron, windsock, tote bag, pillow, or personal accessories.

DIRECTIONS

- Collect/record information
- Analyze information
- Identify alternatives
- Transfer knowledge to new situations
- Develop an action plan

Part I

Choose a pattern that will reinforce and improve your sewing ability. Determine construction procedures that you have mastered in previous sewing projects by completing the following chart. For each construction procedure, place a check in the appropriate column. After the project is finished, complete the last column.

Construction Procedure	Can Do Well	Have Done Once	Have Not Done	Have Learned
Sew on patch pockets				
Sew in side seam pockets				
Put in elastic				
Put in drawstring				
Put in sleeve plackets				
Put on facing				
Topstitch				
Understitch				
Put in a yoke				
Make a belt				
Put on front shirt band				
Put in front fly zipper				
Put in single lap zipper				
Put in a centered zipper				
Set in sleeves				
Put in raglan sleeves				
Put on collar				
Put on cuffs				
Make buttonholes				
Sew on buttons				
Sew on snaps				
Sew on hooks and eyes				
Gather				
Put in pleats				
Other				

Part II

Study the chart completed in Part I of this assignment sheet. Determine the construction procedures that should be included in your sewing project by completing the following exercise.

1. List the construction procedures needed for your sewing project. Remember, these should be techniques that will reinforce and improve your sewing ability.

   EXAMPLE: Set-in sleeve

   ____

   ____

   ____

   ____

   ____

   ____

2. Look through a pattern book and select a pattern that has the construction procedures needed to improve your sewing ability. Record the pattern number and company name.

   Remember that patterns are your blueprints for cutting and stitching clothing and accessories. The large, illustrated pattern book is your department store when you sew your own clothes. You look at pictures and drawings instead of racks and shelves in a store. When buying patterns and fabric, you are spending money before trying on the item, so choose carefully. Choose the design according to personal likes and dislikes.

   If making a clothing item, take your body measurements and determine correct pattern size and figure type before making a final selection. Buying the correct pattern for your size and figure type will help produce a garment that fits well and is flattering.

   NOTE: If the project does not require a pattern or if you are creating a pattern, put your name under "Pattern Company" and attach a copy of any sketches you make.

   Pattern #______________________________

   Pattern Company ______________________________

Part III

One of the many positive aspects of sewing is that it allows for creativity and personalization. The following are just a few ways in which this can be done.

- Adding a row of buttons
- Combining two or more patterns
- Cutting pattern pieces such as cuffs and yokes on the bias
- Adding unusually shaped pockets
- Adding rows of lace or trim
- Adding topstitching

By being creative, a favorite pattern can be used many times without having the same look each time.

Consider creative changes you could make in the pattern you have chosen. On a separate sheet of paper, sketch or mount a picture of the view that you are going to construct and list specific changes you would make.

Part IV

When shopping for fabric, be sure it is appropriate for the design of the pattern. For example, denim would not be appropriate for a dress with a collar that drapes. Check the pattern envelope or pattern book for suggested fabrics.

1. Make a list of all items needed for constructing your project.

   NOTE: Compare the items listed with those items that are available at home or in the home economics department.

   ____
   ____
   ____
   ____
   ____
   ____
   ____
   ____
   ____
   ____

2. Take the list of needed items to the store. List items to be purchased and their prices.

Item	Price
Total	

Part V

After selecting a pattern, take time to read and study it. Much can be learned from the pattern envelope, guide sheet, and pattern pieces.

Answer the following questions to see how well you understand the pattern.

1. Which view are you making?

   ____

2. What pattern pieces are needed for the view selected?

   ____

   ____

   ____

   ____

3. What areas need to be marked?

   EXAMPLES: Pockets, zippers

   ____

   ____

   ____

   ____

   ____

   ____

4. How wide a hem is allowed?

   ____

5. Which pieces are to be placed on the fold?

   ____

6. Which pieces are to be placed on the straight grain?

   ____

7. Which pieces are to be placed on the bias?

   ____

8. List pattern pieces in the order that you will be sewing them together, using the unit construction process.

   EXAMPLE: Stitch cuff to the sleeve and sleeve to the bodice

   ____

   ____

   ____

   ____

   ____

   ____

   ____

ASSIGNMENT SHEET 2 | **CONSTRUCTION SKILLS** | **C IV**

NAME ______________________________ SCORE _______

OBJECTIVE 7 Research requirements and responsibilities for a particular clothing career.

INTRODUCTION Clothing careers are many and varied. Some are exciting, involving travel to exotic places. Others are repetitious and include long hours of physical labor.

DIRECTIONS From the list given in Supplement 1, choose a clothing career that interests you. Using reference materials recommended by your teacher, first research the education or work experience required for the position. Second, write a list of the job responsibilities for that position.

Career: ____

Education or work experience:

____

____

____

____

____

____

Job responsibilities:

____

____

____

____

____

____

____

____

Job Search/ Selection Skills

- Investigate employment prospects of a career field
- Analyze duties and requirements of a specific job

Research and Reference

- Select useful resources
- Locate resources
- Find materials in library
- Use standard references

ASSIGNMENT ANSWERS — CONSTRUCTION SKILLS — C IV

ASSIGNMENT SHEET 1

Answers will vary. Students should show evidence that a project was carefully thought out, including cost, materials, and difficulty of construction. Actual construction should be scored according to students' individual abilities.

ASSIGNMENT SHEET 2

Answers will vary. Students should show evidence that a career of interest was identified and researched. Correct grammar and punctuation should be evaluated as part of the total score.

WRITTEN TEST

CONSTRUCTION SKILLS

C IV

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with clothing construction skills to their correct definitions. Write the correct letters in the blanks.

____ 1. Items (other than fabric) needed to make a garment

____ 2. Machine or hand stitching on the right side of a garment for decorative and/or functional reasons

____ 3. Method of sewing where similar processes on all garment parts are sewn at the same time; individual units are completed before garment assembly

____ 4. A line cutting diagonally across the grain of fabric

____ 5. Lengthwise and crosswise yarns form right angles to each other

____ 6. Fabric with ability to resist change in color despite washing, dry cleaning, perspiration, sunlight, or rubbing

____ 7. Fabric between the seam and the edge of the garment

____ 8. Instructions included with sewing pattern, showing how to lay out a pattern and sew a project

a. Basting

b. Bias

c. Colorfast

d. Continuous stitching

e. Cross-grain

f. Guide sheet

g. Notions

h. On-grain

i. Seam allowance

j. Topstitching

k. Unit construction process

l. Warp

OBJECTIVE 2

Select from the following list details that indicate quality of clothing construction. Write an "X" in the blank before each correct answer.

____ 1. Brand name
____ 2. Buttons and fasteners
____ 3. Buttonholes
____ 4. Fabric
____ 5. Hanger loops
____ 6. Hems
____ 7. Lining
____ 8. Natural fibers
____ 9. Number of pattern pieces
___ 10. Overcast stitching
___ 11. Pockets
___ 12. Price
___ 13. Seams
___ 14. Thread weight
___ 15. Topstitching
___ 16. Vivid colors
___ 17. Zippers

OBJECTIVE 3

Discuss benefits of sewing a clothing item.

OBJECTIVE 4

Select from the following list features usually included in a pattern guide sheet. Write an "X" in the blank before each correct answer.

____ 1. Swatches of suggested fabrics

____ 2. Front and back views of each garment in the pattern

____ 3. Suggested retail price of the finished product

____ 4. List of the pattern pieces needed for making each view

____ 5. Special directions for preparing the pattern and laying it out on the fabric

____ 6. Beginning and advanced versions of pattern directions

____ 7. At least one drawing demonstrating each task

____ 8. Discount coupons for notions needed for project

____ 9. An explanation of the various markings on the pattern pieces

___ 10. Definitions of any special terms used in the directions

OBJECTIVE 5

List care information found on fabric bolts.

____

____

____

____

____

____

NOTICE

The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 6

Select a pattern and the supplies needed for a sewing project. SCORE _______

OBJECTIVE 7

Research requirements and responsibilities for a particular clothing career. SCORE _______

WRITTEN TEST ANSWERS

CONSTRUCTION SKILLS

C IV

OBJECTIVE 1

1. g
2. j
3. k
4. b
5. h
6. c
7. i
8. f

OBJECTIVE 2

2, 3, 4, 6, 7, 11, 13, 15, 17

OBJECTIVE 3

Discussion should include the following:

- Sewing at home can ensure comfort and fit.
- Home sewn seams are usually stronger and will not split easily.
- Home sewn seam allowances are generous.
- The cost of material and notions is usually less than the cost of a ready-to-wear garment.
- Sewing is a positive creative outlet.

OBJECTIVE 4

2, 4, 5, 7, 9, 10

OBJECTIVE 5

Answers should include the following:

- Fiber content
- Care instructions
- Warnings on procedures to avoid with the fabric
- Information about special finishes

OBJECTIVE 6

Refer to answers to Assignment Sheet 1.

OBJECTIVE 7

Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

WELLNESS REVOLUTION

D I

INTRODUCTION

What began in the 1970s as a few people jogging around their neighborhoods has grown into a national health and fitness revolution. Increasing numbers of individuals are concerned with total health, or "wellness." This new attitude focuses on good physical, emotional, and mental health. Maintaining this good health requires making informed and nutritionally sound food choices, exercising, and reducing stress.

UNIT OBJECTIVE

After completing this unit, the student should be able to determine concepts related to nutrition and wellness. The student will demonstrate competency by completing the assignment sheet and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with the wellness revolution to their correct definitions.
2. List ways poor nutrition may affect a person's health.
3. Complete a chart on dietary guidelines.
4. Complete a chart on special diets.
5. List factors that determine requirements for total calorie intake.
6. Discuss the facts about weight-loss diets.
7. Distinguish among characteristics of an anorexic, a bulimic, and an overeater.
8. List healthy cooking techniques.
9. Complete sentences which describe practices to follow when eating out.
10. Select from a list general guidelines for developing a healthy life-style.
11. Evaluate a diet. (Assignment Sheet 1)

SUGGESTED ACTIVITIES

WELLNESS REVOLUTION

D I

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss the wellness revolution.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Initiate a discussion about wellness by asking each student to identify what wellness means to him or her personally.

  NOTE: Explain that the term "wellness" grew out of the health and fitness movement of the 1970s. It emphasizes the responsibility a person has for his or her own health.

- Have each student complete Activity Sheet 1 to supply additional information about his or her current wellness status.
- Hand out and discuss *Food and Fitness: A Winning Combination*.

Objective 2

- Invite a social service representative to visit the class and discuss hunger and nutritional deficiency problems in the local area.
- Refer students to Supplement 1 for information on the relationship between diet and chronic diseases.

- Discuss the age factor involved in developing chronic diseases. Emphasize that age is not always a factor in developing chronic diseases. Establishing good health habits at an early age is essential.

- Refer students to Section D, Unit II, "Food: Basics for Today," for information on nutrients.

- Hand out and discuss *Nutrition and Dental Health*.

- Invite a local physician or hospital dietician to visit the class and discuss diet strategies for disease and illness prevention.

- Use *Culinary Hearts Kitchen* as an additional teaching resource.

Objective 3

- Hand out and discuss *Facts about Cholesterol*, *Facts about Fat*, and *Fat and Cholesterol on Food Labels*.

- Refer students to Supplement 2 for additional information about cholesterol.

- Invite the director of dietetics from a local hospital to visit the class and discuss how dietary guidelines can be incorporated into an enjoyable diet.

Objective 4

- Foster a discussion about the special diet needs of a teen athlete. Point out that the increased physical activity of athletes increases food needs. The athlete needs more energy (calories), water, and possibly salt. Use *Nutrition for the Athlete* as a resource for this discussion.

  NOTE: Increased servings from the basic food groups are recommended. The use of salt tablets is *not* recommended. The athlete should drink small amounts of water frequently before, during, and after an activity.

- Use *Anabolic Steroids: Losing at Winning* to initiate a discussion concerning the use of steroids by athletes.

- Have students divide into groups to plan and prepare meals acceptable for people on special diets. It may be necessary to obtain assistance from a dietician to complete this activity.

Objective 5

- Refer students to Supplement 3 for information on the calories burned during various activities.

- Have each student use the mathematical formula given to calculate his or her personal basal metabolic rate.

- Emphasize to the students that balancing calories consumed with physical activity is the key to maintaining a desired weight. Remind students that former athletes must adjust their eating habits to correlate with current levels of physical activity.

- Lead a discussion concerning the way calories are used to measure the amount of energy available in food.

  NOTE: Point out that scientists have determined the calorie content in the following nutrients:

Nutrient	Calories
1 gram pure carbohydrate	4
1 gram pure protein	4
1 gram pure fat	9

- Find a current height/weight chart and provide opportunities for each student to determine his or her weight range.

Objective 6

- Invite a health care professional to visit the class and discuss various fad diets and the health risks associated with each.

- Discuss ways consumers can protect themselves from diet quackery. Use *Quackery ... The Billion Dollar Miracle Business* to foster discussion.

- Hand out and discuss *Vitamin and Mineral Supplements.* Encourage discussion on the advantages and disadvantages of taking supplements.

- Discuss the use of diet candies to lose weight. Point out that they do nothing to change poor eating habits. They may temporarily reduce one's appetite by creating the feeling of being full.

- Have students complete Assignment Sheet 1 to evaluate a diet.

Objective 7

- Supplement the objective with information from the publication *Eating Disorders: Anorexia Nervosa and Bulimia.*

- For more information on eating disorders contact the National Association of Anorexia Nervosa and Associated Disorders (ANAD).

  NOTE: The ANAD address is as follows:
  National Association of Anorexia
  Nervosa and Associated Disorders
  P.O. Box 7
  Highland Park, Illinois 60035
  Hotline phone: 708-831-3438

- Discuss methods for helping overeaters lose weight and change eating habits.

  EXAMPLE: A balanced weight loss diet including exercise and behavior modification

Objective 8

- Use *Preparing Foods and Planning Menus Using the Dietary Guidelines* as an additional teaching resource for discussing healthy cooking techniques.

- Refer students to *Foods and Nutrition: In-Depth Curriculum*, Section B, Unit I, "Food for Good Health," for information regarding the functions of food additives in processed food.

- Hand out and discuss *Food for Health: Fads and Facts*, which provides information on several misconceptions regarding food and nutrition.

- Have each student check magazines, cookbooks, or textbooks to locate a healthy recipe to share with the class. The students could choose recipes to prepare in class.

- Have students research ways to adapt favorite recipes to reduce sugar, salt, fat, and cholesterol. Refer students to information found in *Revitalize Your Recipes For Better Health.*

Objective 9

- Use *Eating Better When Eating Out Using the Dietary Guidelines* to discuss how to make wise food choices when ordering from a menu.

- Provide examples of restaurant menus. Demonstrate how to order a nutritionally balanced meal, and have pairs of students practice ordering from menus.

- View *Fast Food: What's In It For You?*, a video that shows ways to select better fast foods and a more healthful diet overall.

Objective 10

- Have students complete Activity Sheet 2 which requires students to fill out a fitness contract.

- Refer students to Handout 1 for information on the U.S. Recommended Daily Allowances.

- Ask a dietician or other nutrition resource person to tour a grocery store with the class and point out foods that promote a healthy life-style.

- Have students list ways a fitness program can be implemented at minimal expense.

  EXAMPLES: Use community facilities, jog through the neighborhood, avoid high-priced sportswear

APPLICATION

Objective 11

- If not completed earlier, use Assignment Sheet 1 to help students evaluate a diet.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate the students on the assignment sheet activity if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Material

- *Fast Food: What's In It For You?*

  NOTE: This video is available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order this video from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers may order *Fast Food: What's In It For You?* from Churchill Films, 622 N. Robertson Blvd., Los Angeles, California 90069, phone 213-657-5110.

Publications

- *Anabolic Steroids: Losing at Winning*. Department of Health and Human Services Publication No. (FDA) 88-3171. Washington, D.C.: U.S. Public Health Services, Food and Drug Administration, 1988.

  NOTE: Ordering and cost information for this may be obtained from Food and Drug Administration, 5600 Fishers Lane, (HFE-88), Rockville, Maryland 20857, phone 301-443-3170.

- Brown, Barbara. *Eating Disorders: Anorexia Nervosa and Bulimia*, Parts 1 and 2. Home Economics Fact Sheet Nos. T-3146 and T-3147. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Brown, Barbara. *Fat and Cholesterol on Food Labels.* Home Economics Fact Sheet No. T-3612. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1990.

- Brown, Barbara. *Revitalize Your Recipes For Better Health.* Home Economics Fact Sheet No. T-3203. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1990.

- *Culinary Hearts Kitchen*. Dallas, Texas: American Heart Association, n.d.

  NOTE: Cost and ordering information for this publication may be obtained from American Heart Association National Center, 7320 Greenville Avenue, Dallas, Texas 75231.

- *Eating Better When Eating Out Using the Dietary Guidelines*. Home and Garden Bulletin No. 232-11. Washington, D.C.: United States Department of Agriculture, Human Nutrition Information Service, 1989.

- Hermann, Janice R. *Facts about Cholesterol*. Home Economics Fact Sheet No. T-3154. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1990.

- Hermann, Janice R. *Facts about Fat*. Home Economics Fact Sheet No. T-3153. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1990.

- Hermann, Janice R. *Nutrition for the Athlete*. Home Economics Fact Sheet No. T-3132. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1990.

- Hermann, Janice R. *Vitamin and Mineral Supplements*. Home Economics Fact Sheet No. T-3122. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1990.

- Martin, JuliAnn M. and Mac McCrory. *Food and Fitness: A Winning Combination*. Home Economics Fact Sheet No. T-3139. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1990.

- *Preparing Foods and Planning Menus Using the Dietary Guidelines*. Home and Garden Bulletin No. 232-8. Washington, D.C.: United States Department of Agriculture, Human Nutrition Information Service, 1989.

  NOTE: The Dietary Guidelines bulletins can be directly ordered for a cost from Consumer Information Center, Dept. 70, Pueblo, Colorado 81009.

- *Quackery ... The Billion Dollar Miracle Business.* HHS Publication No. 85-4200. Washington, D.C.: United States Department of Health and Human Services, n.d.

  NOTE: Ordering and cost information for this publication may be obtained from the United States Department of Health and Human Services, National Health Information Center, P.O. Box 1133, Washington, D.C. 20013, phone 800-336-4797.

- Soliah, LuAnn. *Nutrition and Dental Health.* Home Economics Fact Sheet No. T-3151. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Stewart, Janice R. *Food For Health: Fads and Facts.* Home Economics Fact Sheet No. T-3143. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- Truitt, Debbie. *Foods and Nutrition: In-Depth Curriculum.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1980.

  NOTE: Ordering and cost information may be obtained from Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may call 800-654-4502.

Additional Resource

- *Healthstyle, A Self-Test*
  c/o National Health Information Clearinghouse
  P.O. Box 1133
  Washington, D.C. 20013

UNIT REFERENCES

- *Adult and Family Living*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1990.
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HANDOUT 1 | **WELLNESS REVOLUTION** | **D I**

United States Recommended Daily Allowances (U.S. RDA)

Vitamins, Minerals and Protein	Unit of Measurement	Infants	Adults and Children 4 or More Years of Age	Children Under 4 Years of Age	Pregnant or Lactating Women
Vitamin A	International Units	1,500.0	5,000.0	2,500.0	8,000.0
Vitamin D	"	400.0	400.0[a]	400.0	400.0
Vitamin E	"	5.0	30.0	10.0	30.0
Vitamin C	Milligrams	35.0	60.0	40.0	60.0
Folic Acid	"	0.1	0.4	0.2	0.8
Thiamine	"	0.5	1.5	0.7	1.7
Riboflavin	"	0.6	1.7	0.8	2.0
Niacin	"	8.0	20.0	9.0	20.0
Vitamin B_6	"	0.4	2.0	0.7	2.5
Vitamin B_{12}	Micrograms	2.0	6.0	3.0	8.0
Biotin	Milligrams	0.5	0.3	0.15	0.3
Pantothenic Acid	"	3.0	10.0	5.0	10.0
Calcium	Grams	0.6	1.0	0.8	1.3
Phosphorus	"	0.5	1.0	0.8	1.3
Iodine	Micrograms	45.0	150.0	70.0	150.0
Iron	Milligrams	15.0	18.0	10.0	18.0
Magnesium	"	70.0	400.0	200.0	450.0
Copper	"	0.6	2.0	1.0	2.0
Zinc	"	5.0	15.0	8.0	15.0
Protein	Grams	18.0[b]	45.0[b]	20.0[b]	

[a] Presence optional for adults and children 4 or more years of age in vitamin and mineral supplements.

[b] If protein efficiency ratio of protein is equal to or better than that of casein, U.S. RDA is 45g. for adults, 18g. for infants, and 20g. for children under 4.

Adapted from *Nutrition Labels and United States RDA*, United States Department of Health and Human Services, 1981.

NOTE: This U.S. RDA did not include an established recommendation for protein needs of pregnant or lactating women. However, pregnant and lactating women have greater protein requirements than other individuals and should consult a physician to establish personal protein needs.

OBJECTIVE 1

Match terms associated with the wellness revolution to their correct definitions.

- **Anorexia nervosa**—Self-imposed starvation
- **Balanced diet**—Variety of foods eaten daily in sufficient amounts to meet the body's nutritional needs
- **Basal metabolism**—Energy required for the body to maintain basic life processes
- **Bulimia**—Act of eating large quantities of food and then eliminating the food

  NOTE: Bulimia is often referred to as the binge/purge syndrome.

- **Calorie**—Nutritional unit used to measure the energy value of food or amount of energy used by a person's body

  NOTE: Although calorie is commonly used, the proper term "kilocalorie" is used interchangeably.

- **Cholesterol**—Fatlike substance manufactured in the liver; performs several body functions

  NOTE: Cholesterol in the body comes from two sources: the liver, where it is manufactured, and a person's diet. When dietary intake exceeds a safe and adequate range, cholesterol levels in the blood may rise. High blood cholesterol has been identified as a risk factor in developing coronary heart disease.

  CAUTION: There is some controversy about what is an acceptable blood cholesterol level. Blood cholesterol levels may vary in the same person. Results from several tests over a period of time would provide a more accurate estimate of blood cholesterol levels than the results of one test alone.

- **Chronic disease**—Illness that develops over a long period of time and is recurrent
- **Diet**—Daily nutritional intake, including pills and supplements, to maintain body processes

- **Eating disorders**—Distorted eating habits

  NOTE: Eating disorders are characterized by self-destructive actions and may be life threatening.

- **Fad diet**—Short-lived popular diet

  NOTE: Fad diets usually do not meet nutritional needs.

- **Nutrition**—Science or study of food and the way the body uses it for growth and maintenance

- **Saturated fat**—Type of fat that is usually solid at room temperature; tends to raise blood cholesterol levels

  EXAMPLES: Lard, butter, milk, cheese

- **Specific Dynamic Effect (SDE)**—Increased expenditure of energy needed to digest food

- **Wellness**—Being physically, mentally, and emotionally healthy

OBJECTIVE 2

List ways poor nutrition may affect a person's health.

Consuming a properly balanced amount of essential nutrients provides the basis for good health. Therefore, the food choices a person makes directly impact his or her health and well-being. A nutritious diet encourages smooth skin, a radiant smile, and desirable body weight. However, some people's diets do not supply adequate amounts of nutrients, leading to poor nutrition. Poor nutrition may affect a person's health in the following ways:

NOTE: Diets may supply too much or too little of a nutrient. Individuals vary in the amount of nutrients required to maintain optimal health.

- Decreased immunity

  NOTE: Poor nutrition may make a person more susceptible to colds and other infections.

- Colon disorders
- Depression
- Fatigue
- Increased risk of chronic diseases

  EXAMPLES: Heart and circulatory disease, cancer, stroke, diabetes, cirrhosis

- Nutrient deficiency disorders

  EXAMPLES: Anemia, rickets, scurvy

- Skin problems
- Tooth decay
- Undesirable body weight

  EXAMPLES: Overweight, underweight

OBJECTIVE 3

Complete a chart on dietary guidelines.

While no guideline can guarantee health and fitness, good eating habits can help maintain a healthy status and even improve health.

CAUTION: Guidelines are based on the needs of healthy Americans. They do not apply to people who need special diets due to illnesses, diseases, or other conditions. These people may need special instructions from registered dietitians or from their physicians.

GUIDELINE	IMPORTANCE	APPLICATION
• Eat a variety of foods.	• To have good health, the body needs more than 40 different nutrients.	• Eat a well-balanced diet by selecting food from each of the basic food groups. These groups include: milk, meat, fruit and vegetable, and bread and cereal.
• Maintain healthy weight.	• Obesity can lead to medical problems such as high blood pressure, heart disease, diabetes, strokes, and certain kinds of cancer. Being underweight can result in nutrient deficiencies that could result in problems such as hair loss, infertility, and cold intolerance. Being too thin is associated with anorexia nervosa and is also linked with osteoporosis.	• Maintain healthy eating habits such as eating slowly and taking smaller portions. Combine exercise with proper nutrition. Be aware of a sudden weight loss or weight gain. Avoid extreme approaches for losing weight.
• Choose a diet low in fat, saturated fat, and cholesterol.	• Eating extra saturated fat, high levels of cholesterol, and excess calories can increase blood cholesterol levels, which can lead to an increased risk for heart disease.	• Select lean meat, fish, poultry, and dry beans and peas for protein. Use skim or low-fat milk and moderate use of egg products and organ meats. Limit intake of fats and oils, such as butter, cream, lard, and shortenings. Trim fat off meats. Avoid frying foods, and always read labels carefully to check for amount and type of fat.

GUIDELINE	IMPORTANCE	APPLICATION
• Choose a diet with plenty of vegetables, fruits, and grain products.	• These foods are generally low in fats. Eating vegetables, fruits, and grain products will likely increase complex carbohydrates (starches) and dietary fiber in the diet. Eating foods high in fiber can reduce symptoms of chronic constipation and some researchers believe a diet *low* in fiber can increase the risk of developing colon cancer.	• Choose foods that are good sources of fiber and complex carbohydrates (starches) such as whole-grain breads and cereals, pasta, rice, fruits and vegetables, and dry beans and peas.
• Use sugars in moderation only.	• Eating too much sugar can result in dental cavities. Sugar provides calories but few nutrients.	• Use less of all sugars and foods containing large amounts of sugars such as soft drinks, candies, cakes, and cookies. Avoid sweets between meals. Read food labels to check for large amounts of sugar. Choose fresh fruits or fruits processed with light syrup. Brush and floss teeth regularly.
• Use salt and sodium in moderation only.	• Most Americans eat more sodium than is needed. One major hazard of excess sodium is the possible increased chance of developing high blood pressure.	• Cook with less salt and add little or no salt to food at the table. Limit intake of salty foods, for example potato chips, pretzels, salted nuts, popcorn, pickled foods, cured meats, steak sauce, and some canned vegetables and soups. Always read labels to check for sodium amounts.
• Avoid alcoholic beverages.	• Alcoholic beverages are high in calories and low in nutrients.	**CAUTION: Heavy drinkers can develop nutritional deficiencies and diseases such as cirrhosis of the liver.**

OBJECTIVE 4

Complete a chart on special diets.

Some people have long-term medical conditions that affect their food needs. Other people monitor their food choices for personal reasons. All diets should meet individual nutritional needs and should be supervised by a physician or hospital dietitian.

NOTE: Some people are allergic to certain foods. For example, many people suffer from a milk intolerance. Allergic reactions vary among individuals but often include weakness, headache, skin rash, vomiting and cramping, insomnia, or breathing difficulties.

DIET	FOODS ALLOWED	FOODS REDUCED OR OMITTED	REASONS FOR DIET
Weight gain	Emphasis on increase of calories as well as increase of nutrients Full meals with high calorie between-meal snacks		Weight gain
Weight loss	Low calorie foods with high nutrient content Decreased calorie intake based on desired weight, activity level, and age	High fat foods High calorie foods with little nutritional value	Weight loss
Low cholesterol	Lean muscle meats (without skin or fat) Skim milk Margarine made with unsaturated fats Liquid vegetable oil	Egg yolk Shellfish Desserts made with cream Whole milk Cream Butter	Avoid or aid in correction of circulatory problems
Sodium restricted	Natural foods prepared without salt Milk, meat in limited amounts Fruits and vegetables without salt Unsalted bread Desserts prepared without salt	Processed foods Salt and other seasonings containing salt Brine prepared foods Food preservatives containing sodium Cultured buttermilk	Prevent or aid in correcting kidney diseases or cardiovascular disorders
Bland	Generous amounts of milk and protein foods Refined cereals Simple desserts Ripe bananas, applesauce, baked apples, peaches, pears Decaffeinated coffee, weak tea Carrots, beets, string beans, spinach, squash without seeds, asparagus tips, peas	Fried foods Meats with coarse fiber, tough gristle Coarse foods Highly seasoned foods Fruits and vegetables other than allowed Pastries and candies Alcoholic beverages	Aid in correcting nausea, ulcers or colitis
High Iron	Normal diet with high-iron foods Liver and organ meats Red meats All dried fruits Soybeans Molasses		Aid in correcting nutritional anemia Replacement of iron following blood loss

OBJECTIVE 5

List factors that determine requirements for total calorie intake.

Energy is the power a person's body uses to carry on its activities. Energy used by a body is measured in calories. Requirements for calorie intake are based on the following three factors:

NOTE: One pound of body fat is equal to 3,500 calories. In order to lose one pound, an individual must reduce calorie intake by 3,500 calories or increase level of physical activity.

- Basal metabolic rate (BMR)—Basal needs may be calculated by following the mathematical procedure given below.

  NOTE: This formula is based on a person's weight. It is only an estimate. Nutrition specialists have used several different methods to determine BMR.

  1) Change body weight from pounds to kilograms by dividing by 2.2.

  2) Women, multiply weight in kilograms by 22 and men, multiply weight in kilograms by 24.

     EXAMPLE: A woman who weighs 124 pounds.
     a. 124 pounds ÷ 2.2 = 56.4 kilograms

     b. 56.4 x 22 = 1,241 calories

     This woman needs 1,241 calories while her body is at rest.

- **Activity levels**—The type of activity influences the number of calories needed. A person's activities can range from sedentary, such as reading and watching television, to very active, such as playing tennis and dancing.

  NOTE: Individuals will burn different amounts of calories performing the same activity due to differences in body size, environmental temperature, the intensity of the activity, and individual BMR.

- **Specific dynamic effect (SDE)**—Food ingestion increases heat production in the body. Scientists estimate that from 6 to 10 percent of calorie requirements for basal metabolism and physical activity must be added to cover SDE.

OBJECTIVE 6

Discuss the facts about weight-loss diets.

Our society places emphasis on being thin. Many people look for quick and painless ways to lose extra pounds. To help clear up misconceptions about diets, consider the following facts.

CAUTION: Check the nutritional soundness of any diet plan with a physician or other qualified health professional. The only safe and certain weight-loss diet is nutritionally balanced with reduced calories and increased exercise.

FAD DIETS

- Initial weight loss is primarily water loss; most weight loss is quickly regained after fad dieting is over.
- Fad diets do not contain all necessary nutrients.
- Possible effects of these diets include muscle weakness, fatigue, depression, and interference with body's normal functions.

  EXAMPLES: Low-carbohydrate/high-protein diets, liquid formula diets, one-food diets, fasting

DIET PILLS

- While diet pills are a popular weight-loss fad, there is no scientific proof of any benefit to most people.

  CAUTION: Diet pills are dangerous. People with high blood pressure, pregnant women, or women nursing babies should not use diet pills without first checking with a health care professional.

- Diet pills purchased without a prescription contain one or more mild stimulants.

  EXAMPLE: Caffeine

- Often people who take diet pills regain weight faster than dieters who only temporarily change their eating habits.

OBJECTIVE 7

Distinguish among characteristics of an anorexic, a bulimic, and an overeater.

Some people may develop eating disorders associated with the desire to control weight. Three common eating disorders are anorexia nervosa, bulimia, and obesity. People with anorexia nervosa are called anorexics. People with bulimia are called bulimics. Characteristics associated with anorexia nervosa, bulimia, and overeating are as follows:

NOTE: Often, anorexics and bulimics need security, acceptance, and/or attention. They may be "perfectionists" or overachievers who need to show self-control. They demonstrate self-control by starving themselves or purging their food. The severe health problems associated with anorexia nervosa and bulimia can lead to problems with sleeping, physical growth, mental development, and relationships. The overeater may be dealing with problems of acceptance and often feels socially isolated. Low self-esteem and depression may trigger overeating. Obese persons risk heart disease, high blood pressure, diabetes, cancer, and liver disease.

An anorexic ...

- Denies being hungry and eats little or nothing
- Exercises as much as possible to burn calories
- Is usually female
- Is very fearful of being "fat"
- Often loses 25 percent or more of body weight
- Lacks nutrients for health
- May die as a result

  NOTE: One to two percent of anorexics die, often from heart problems or suicide.

A bulimic ...

NOTE: Bulimia is more common than anorexia nervosa.

- Eats large amounts of food at one time and then eliminates the food by inducing vomiting, using laxatives, and/or using diuretics

  NOTE: A laxative is a drug that causes elimination from the bowels. A diuretic is a drug that increases urination.

- Is often employed in work requiring low weight

  EXAMPLES: Models, jockeys, dancers

- May have chemical imbalances

  NOTE: The chemical imbalances can create heart problems.

- May have serious health consequences

  EXAMPLES: Damaged kidneys from use of diuretics, ruptured stomach caused by vomiting repeatedly, tooth decay from acid in vomit, internal bleeding from stress of vomiting, dehydration, problems swallowing and keeping food in stomach because stomach muscles are used to vomiting

An overeater ...

- Has developed eating styles that favor weight gain

  EXAMPLES: Eating quickly, eating large meals

- Has learned eating patterns at an early age

  NOTE: Family eating patterns and practices may encourage overeating.

- May eat as a way of coping with emotional problems
- May respond to external signals to eat even when not hungry

  EXAMPLES: Sight of food, smell of food

- May shy away from group activities

OBJECTIVE 8

List healthy cooking techniques.

Planning meals involves much more than just food selection. It is important to consider the methods used to prepare the meal. The following list includes *healthy cooking techniques*.

Before cooking . . .

- Prepare meat, poultry, or fish without breading or batter.
- Add no more than 1/4 teaspoon salt per pound of uncooked meat.
- Remove skin from poultry.
- Trim visible fat.

When cooking. . .

- Brown ground meats without added fat. Drain off fat before mixing in other ingredients.
- Baste with unsalted broth or fruit juice.
- Cook vegetables using steam, microwave, or stir-fry cooking methods.

  NOTE: These methods use little or no added fat and preserve vitamins and color in vegetables.
- Cook with little or no added fat, using nonstick pans.
- Avoid using other foods high in sodium if cooking a high sodium food such as ham.
- Place meat on a rack when roasting, broiling, or braising to allow fat to drain away from meat.
- Reduce amount of salt when using salted processed foods.

  EXAMPLES: Canned vegetables, canned soups

  NOTE: Canned vegetables and soups are available in "no-salt-added" varieties.
- Use onion powder and garlic powder instead of onion salt and garlic salt.

- Use commercially prepared sauces sparingly; they are often high in sugar, sodium, or both.

  EXAMPLES: Barbecue sauce, steak sauce, soy sauce, ketchup

Source: *Preparing Foods and Planning Menus Using the Dietary Guidelines.* Home and Garden Bulletin No. 232-8, United States Department of Agriculture, Human Nutrition Information Service.

OBJECTIVE 9

Complete sentences which describe practices to follow when eating out.

The popularity of eating out has increased in recent years. This increase can be accounted for in part by the sweeping changes in Americans' life-styles. Nutrition is as important when eating out as it is when eating at home. However, it is often more difficult. The following practices are beneficial to the person who eats out frequently and wants to eat nutritious food.

- Ask for a take-home bag instead of eating everything on the plate.
- Ask for substitutions.

  EXAMPLE: A green vegetable instead of French fries
- Avoid high-calorie foods such as French fries, desserts, deep-fried vegetables, creamy salad dressings, malts, pasta salads, and soft drinks.
- Choose cooking methods that use little or no fat.

  EXAMPLES: Stir-frying, broiling, baking, poaching, steaming, roasting
- Eat at different restaurants, and choose restaurants that offer a variety of foods. Attempt to eat foods from each of the basic food groups.
- Limit the extras such as gravies, sauces, and butter or margarine.
- Order items that offer more nutrition.

  EXAMPLES: Salads, low-oil salad dressing, vegetable plates, whole-grain bread, milk, fruit juice
- Request the mini-plate or lite-plate if available.

OBJECTIVE 10

Select from a list general guidelines for developing a healthy life-style.

Diet and exercise are parts of a person's chosen life-style. Healthful habits contribute to maintaining wellness. Guidelines for developing a healthy life-style include the following:

NOTE: Moderation, avoiding extremes, is an important key in developing a healthy life-style.

- Avoid the use of drugs, alcoholic beverages, and tobacco.
- Choose restaurants with a variety of food choices.

  NOTE: Foods lower in calories, fat, and sodium are being introduced at some fast-food restaurants.

- Consider the U.S. Recommended Daily Allowances (U.S. RDA) when planning meals.

  NOTE: The U.S. RDA provides recommendations for the amount of essential nutrients and calories needed to maintain good health.

- Develop an exercise program.

  EXAMPLE: Do exercises such as running, swimming, brisk walking for 15 to 30 minutes at least three times a week.

- Eat nutritious snacks.

  EXAMPLES: Apple wedges, carrot sticks, raisins, cottage cheese, small pizza slices

- Eat three balanced meals a day.

  NOTE: A balanced meal includes a variety of foods from each food group.

- Find time each day to relax.
- Maintain a desired weight.
- Plan meals considering the Dietary Guidelines for Americans.

  NOTE: The Dietary Guidelines for Americans are provided by the United States Department of Agriculture and the United States Department of Health and Human Services. These guidelines provide suggested amounts of energy, protein, and some minerals and vitamins needed for an adequate diet.

CHRONIC DISEASES ASSOCIATED WITH DIETS

Diet modification alone cannot guarantee disease protection, but it can reduce a person's chances of developing certain chronic diseases. The **dietary factors** involved in the development of certain chronic diseases are as follows:

- **Cancer**—Certain nutrients in the diet may foster or restrict the effect of carcinogens (substances promoting cancer). A diet high in fat has been linked to cancer of the colon and breast. A diet low in fiber and high in fat has been linked to colon cancer.

  NOTE: Scientists are still studying the relationship between diet and cancer. Vitamins C and A are believed to protect against some cancers.

- **Cardiovascular Disease (CVD)**—A high blood cholesterol level, obesity, lack of exercise, high blood pressure, and stress increase the chance of heart and blood vessel diseases (CVD).

  NOTE: Sodium plays a role in high blood pressure or hypertension. For people with hypertension, a low-sodium diet usually lowers blood pressure.

- **Diabetes**—While scientists have not discovered a link between diets high in sugar or fat and the development of diabetes, dietary control is important in its treatment. The total amount of calories and the percent of calories from each nutrient must be carefully monitored. The problems with diabetes can be reduced by maintaining as normal level of blood sugar as possible and avoiding becoming overweight.

- **Diseases of the colon**—A low-fiber diet, limited water intake, and irregular meals leads to chronic constipation.

- **Tooth decay**—Bacteria and sugar combine in the mouth to form dental plaque; the plaque provides a good surface for bacteria to live and multiply, leading to tooth decay.

CHOLESTEROL FACTS

Cholesterol has been identified as a cause of Coronary Heart Disease. It is important to understand the basic facts about cholesterol.

- Cholesterol is a natural fatlike substance found in every living cell in the body. It helps in making cell walls, sex hormones, vitamin D, bile (a digestive juice for the emulsification of fat), and nerve fibers.

- Cholesterol in the body comes from two sources: the diet and the liver. Because the liver manufactures enough cholesterol each day, dietary cholesterol is not an essential nutrient. So, like saturated fat, cholesterol in the diet affects the blood cholesterol level.

- Only foods from animal sources, not vegetable sources, contain cholesterol because cholesterol is a compound manufactured in the body, not in plants.

- A substance called lipoprotein carries cholesterol and other fats in the blood. An accurate blood test will show two types of cholesterol based on the density of lipoprotein: high density lipoprotein (HDL) and low density lipoprotein (LDL). HDL-cholesterol lowers the risk for heart disease, while LDL-cholesterol increases the risk.

  Current research suggests that measuring HDL- and LDL-cholesterol is a better indicator of cardiovascular disease risk than measuring total blood cholesterol. These values can vary as a result of several life-style and biological factors:

  - LDL increases with: age, obesity, lack of exercise, cigarette smoking, a high fat and high cholesterol diet.

  - HDL increases with: maintenance of ideal body weight, aerobic exercise, nonsmoking, and moderate alcohol consumption.

  - HDL decreases with: use of oral contraceptive pills, obesity, and smoking.

Used with permission of Oklahoma State University Cooperative Extension Service. Information from *Fat and Cholesterol on Food Labels*, Fact Sheet T-3612, 1990; *Facts about Cholesterol*, Fact Sheet T-3154, 1990.

CALORIE EXPENDITURE

People's levels of activity can range from sedentary to strenuous. When figuring daily calorie intake totals, it is important to include individual activity level.

TO INCREASE CALORIE EXPENDITURE—
be more physically active.

Activity	**Calories expended per hour**	
	Man	Woman
Sitting quietly	100	80
Standing quietly	120	95
Light activity: Cleaning house Office work Playing baseball Playing golf	300	240
Moderate activity: Walking briskly (3.5 mph) Gardening Cycling (5.5 mph) Dancing Playing basketball	460	370
Strenuous activity: Jogging (9 min./mile) Playing football Swimming	730	580
Very strenuous activity: Running (7 min./mile) Racquetball Skiing	920	740

NOTE: Calories expended per hour may vary depending on environmental conditions. The figures are based on a healthy man weighing 175 pounds and a healthy woman weighing 140 pounds.

From *Dietary Guidelines for Americans*, USDA Home and Garden Bulletin No. 232. Modified from W.D. McArdle, F.I. Katch and V.L. Katch: *Exercise Physiology: Energy, Nutrition, and Human Performance*, 3rd ed., Philadelphia, PA: Lea & Febiger, 1991. Used with permission.

ACTIVITY SHEET 1 | **WELLNESS REVOLUTION** | **D I**

NAME ______________________________

FITNESS TEST

DIRECTIONS

Operation and Calculation Skills

- Calculate with whole numbers

- Evaluate consequences

The following test is designed to provide information regarding one's health status. Complete each section by circling the number corresponding to the answer that best describes your behavior. Then add the circled numbers to determine your score for the section. Write the score on the line provided at the end of each section. The highest possible score for each section is ten.

Cigarette Smoking

If you never smoke, enter a score of 10 for this section and go to the next section on *Alcohol and Drugs*.

	Almost Always	*Sometimes*	*Almost Never*
1. I avoid smoking cigarettes.	2	1	0
2. I smoke only low tar and nicotine cigarettes *or* I smoke a pipe or cigars	2	1	0

Smoking Score:______________

Alcohol and Drugs

	Almost Always	*Sometimes*	*Almost Never*
1. I avoid drinking alcoholic beverages *or* I drink no more than 1 or 2 drinks a day.	4	1	0
2. I avoid using alcohol or other drugs (especially illegal drugs) as a way of handling stressful situations or the problems in my life.	2	1	0
3. I am careful not to drink alcohol when taking certain medicines (for example, medicine for sleeping, pain, colds, and allergies), or when pregnant.	2	1	0
4. I read and follow the label directions when using prescribed and over-the-counter drugs.	2	1	0

Alcohol and Drugs Score:______________

Eating Habits	*Almost Always*	*Sometimes*	*Almost Never*
1. I eat a variety of foods each day, such as fruits and vegetables, whole grain breads and cereals, lean meats, dairy products, dry peas and beans, and nuts and seeds.	4	1	0
2. I limit the amount of fat, saturated fat, and cholesterol I eat (including fat on meats, eggs, butter, cream, shortenings, and organ meats such as liver).	2	1	0
3. I limit the amount of salt I eat by cooking with only small amounts, not adding salt at the table, and avoiding salty snacks.	2	1	0
4. I avoid eating too much sugar (especially frequent snacks of sticky candy or soft drinks).	2	1	0

Eating Habits Score:____________

Exercise/Fitness	*Almost Always*	*Sometimes*	*Almost Never*
1. I maintain a desired weight, avoiding overweight and underweight.	3	1	0
2. I do vigorous exercises for 15-30 minutes at least 3 times a week (examples include running, swimming, brisk walking).	3	1	0
3. I do exercises that enhance my muscle tone for 15-30 minutes at least 3 times a week (examples include yoga and calisthenics).	2	1	0
4. I use part of my leisure time participating in individual, family, or team activities that increase my level of fitness (such as gardening, bowling, golf, and baseball).	2	1	0

Exercise/Fitness Score:____________

Stress Control	*Almost Always*	*Sometimes*	*Almost Never*
1. I have a job or do other work that I enjoy.	2	1	0
2. I find it easy to relax and express my feelings freely.	2	1	0
3. I recognize early, and prepare for, events or situations likely to be stressful for me.	2	1	0
4. I have close friends, relatives, or others whom I can talk to about personal matters and call on for help when needed.	2	1	0
5. I participate in group activities (such as church and community organizations) or hobbies that I enjoy.	2	1	0

Stress Control Score:____________

Safety	*Almost Always*	*Sometimes*	*Almost Never*
1. I wear a seat belt while riding in a car.	2	1	0
2. I avoid driving while under the influence of alcohol and other drugs.	2	1	0
3. I obey traffic rules and the speed limit when driving.	2	1	0
4. I am careful when using potentially harmful products or substances (such as household cleaners, poisons, and electrical devices).	2	1	0
5. I avoid smoking in bed.	2	1	0

Safety Score:____________

What the Scores Mean

Scores of 9 and 10

Excellent! Your answers show that you are aware of the importance of this area to your health. More important, you are putting your knowledge to work for you by practicing good health habits. As long as you continue to do so, this area should not pose a serious health risk. It's likely that you are setting an example for your family and friends to follow. Since you got a very high test score on this part of the test, you may want to consider other areas where your scores indicate room for improvement.

Scores of 6 to 8

Your health practices in this area are good, but there is room for improvement. Look again at the items you answered with a "Sometimes" or "Almost Never." What changes can you make to improve your score? Even a small change can often help you achieve better health.

Scores of 3 to 5

Your health risks are showing! Would you like more information about the risks you are facing and about why it is important for you to change these behaviors? Perhaps you need help in deciding how to successfully make the changes you desire. In either case, help is available.

Scores of 0 to 2

Obviously, you were concerned enough about your health to take the test, but your answers show that you may be taking serious and unnecessary risks with your health. Perhaps you are not aware of the risks and what to do about them. You can easily get the information and help you need to improve, if you wish. The next step is up to you.

Source: Public Health Service, *Healthstyle, A Self-Test.*

ACTIVITY SHEET 2 | **WELLNESS REVOLUTION** | **D I**

NAME ______________________________

FITNESS CONTRACT

DIRECTIONS

- Develop an action plan

Life Science Skills

- Investigate health issues

Fill in the form to make a contract for completing a food plan and exercise plan.

I, ______________________________, hereby agree to the following terms and will carry them out as a means of promoting proper diet and exercise in my life.

1. I will do the following:	This often:	Starting Date:	Ending Date:
______________	__________	__________	__________
______________	__________	__________	__________

2. I will limit the following:	Starting Date:	Ending Date:
______________	__________	__________
______________	__________	__________

3. I will avoid the following:	Starting Date:	Ending Date:
______________	__________	__________
______________	__________	__________

4. Other terms:	Starting Date:	Ending Date:
______________	__________	__________
______________	__________	__________

My reward for completing this contract is: ______________________________

____

____

Signed: ______________________ Date: ______________________

Witness: (optional) ______________________________

Used with permission of the Department of Home Economics Education, North Dakota State University.

ASSIGNMENT SHEET 1 — WELLNESS REVOLUTION — D I

NAME ______________________________ SCORE ________

OBJECTIVE 11

Evaluate a diet.

INTRODUCTION

Many diets are not nutritionally sound. A healthful diet should be nutritionally balanced and promote a permanent change in eating habits.

DIRECTIONS

Locate a diet to evaluate. Sources of diets are the school or public library, local doctors, hospital dieticians, magazines, newspapers, or textbooks. Use the questions below as a guide to analyze a diet. Write your responses in the space provided. Attach a copy of the diet analyzed to your completed assignment sheet.

- Evaluate alternatives
- Draw conclusions

Life Science Skills

- Investigate health issues
- Apply principles of human development

1. Name of Diet: ______________________________
2. Source of Diet: ______________________________
3. What are the unique characteristics of the diet?

   ____

   ____

   ____

   ____

4. What claims does the diet make?

   ____

   ____

   ____

   ____

5. Does the diet take into account the Dietary Guidelines for Healthy Americans? Explain your response.

6. Does the diet make allowances for people needing special diets? Explain your response.

   EXAMPLES: Low cholesterol, low sodium, high iron

7. Does the diet use healthy cooking techniques? Explain your response.

8. Does the diet recommend an excessive reduction or increase in calories?

   NOTE: A diet promoting less than 1,200 calories a day without medical supervision is considered dangerous.

9. Does the diet promote a permanent change in eating habits? Explain your response.

10. Does the diet match personal life-style, food preferences, and needs? Explain your response.

11. Would you recommend this diet to a friend and/or would you consider going on it? Explain your response.

ASSIGNMENT SHEET 1

Students' answers will vary depending upon the diet analyzed. An **example** of possible responses is as follows:

1. The strawberry diet
2. Book from school library
3. The diet requires eating strawberries every meal.
4. The dieter will lose approximately three pounds per week.
5. No. The diet does not include a variety of foods. The meat food group is left out of this diet.
6. While the diet is not high in cholesterol or sodium, it does not supply enough necessary nutrients to be healthy for people needing special diets.
7. Yes. The diet recommends serving only steamed vegetables and fresh fruit.
8. The diet is a 1,300 calorie a day diet. This borderlines on unsafe.
9. No. The diet is designed for a three week period in which the dieter is expected to lose approximately 10 pounds.
10. Yes. I enjoy eating fruits and vegetables as opposed to various meats.
11. I would neither personally go on this diet nor recommend it to a friend. While it includes some of my favorite foods, it lacks foods from all the food groups. Therefore, I would not receive all the necessary nutrients from this diet. I would not advise anyone to go on this diet without checking with a physician.

WRITTEN TEST

WELLNESS REVOLUTION

D I

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with the wellness revolution to their correct definitions. Write the correct letters in the blanks.

____ 1. Illness that develops over a long period of time and is recurrent

____ 2. Type of fat that is usually solid at room temperature; tends to raise blood cholesterol levels

____ 3. Variety of foods eaten daily in sufficient amounts to meet the body's nutritional needs

____ 4. Being physically, mentally, and emotionally healthy

____ 5. Nutritional unit used to measure the energy value of food or amount of energy used by a person's body

____ 6. Short-lived popular diet

____ 7. Science or study of food and the way the body uses it for growth and maintenance

____ 8. Self-imposed starvation

____ 9. Increased expenditure of energy needed to digest food

___ 10. Energy required for the body to maintain basic life processes

___ 11. Fatlike substance manufactured in the liver; performs several body functions

___ 12. Distorted eating habits

___ 13. Act of eating large quantities of food and then eliminating the food

___ 14. Daily nutritional intake, including pills and supplements, to maintain body processes

a. Additives

b. Anemia

c. Anorexia nervosa

d. Appetite

e. Balanced diet

f. Basal metabolism

g. Botulism

h. Bulimia

i. Caffeine

j. Calorie

k. Carcinogens

l. Cholesterol

m. Chronic disease

n. Deficiency

o. Diabetes

p. Diet

q. Eating disorders

r. Fad diet

s. Fat-soluble vitamins

t. Nutrition

u. Organic food

v. Saturated fat

w. Specific Dynamic Effect (SDE)

x. Wellness

OBJECTIVE 2

List five ways poor nutrition may affect a person's health.

____

____

____

____

____

OBJECTIVE 3

Complete a chart on dietary guidelines. Write the correct letters in the blanks.

a. Avoid alcoholic beverages.

b. Eat a variety of foods.

c. Choose a diet high in vitamin K.

d. Choose a diet low in fat, saturated fat, and cholesterol.

e. Choose a diet with plenty of vegetables, fruits, and grain products.

f. Maintain healthy weight.

g. Serve four mini meals daily.

h. Take supplements as necessary.

i. Use salt and sodium in moderation only.

j. Use sauces in moderation.

k. Use sugars in moderation only.

GUIDELINE	IMPORTANCE	APPLICATION
1. ________	• To have good health, the body needs more than 40 different nutrients.	• Eat a well-balanced diet by selecting food from each of the basic food groups. These groups include: milk, meat, fruit and vegetable, and bread and cereal.
2. ________	• Obesity can lead to medical problems such as high blood pressure, heart disease, diabetes, strokes, and certain kinds of cancer. Being underweight can result in nutrient deficiencies that could result in problems such as hair loss, infertility, and cold intolerance. Being too thin is associated with anorexia nervosa and is also linked with osteoporosis.	• Maintain healthy eating habits such as eating slowly and taking smaller portions. Combine exercise with proper nutrition. Be aware of a sudden weight loss or weight gain. Avoid extreme approaches for losing weight.
3. ________	• Eating extra saturated fat, high levels of cholesterol, and excess calories can increase blood cholesterol levels, which can lead to an increased risk for heart disease.	• Select lean meat, fish, poultry, and dry beans and peas for protein. Use skim or low-fat milk and moderate use of egg products and organ meats. Limit intake of fats and oils, such as butter, cream, lard, and shortenings. Trim fat off meats. Avoid frying foods, and always read labels carefully to check for amount and type of fat.

GUIDELINE	IMPORTANCE	APPLICATION
4.__________	• These foods are generally low in fats. Eating vegetables, fruits, and grain products will likely increase complex carbohydrates (starches) and dietary fiber in the diet. Eating foods high in fiber can reduce symptoms of chronic constipation and some researchers believe a diet *low* in fiber can increase the risk of developing colon cancer.	• Choose foods that are good sources of fiber and complex carbohydrates (starches) such as whole-grain breads and cereals, pasta, rice, fruits and vegetables, and dry beans and peas.
5.__________	• Eating too much sugar can result in dental cavities. Sugar provides calories but few nutrients.	• Use less of all sugars and foods containing large amounts of sugars such as soft drinks, candies, cakes, and cookies. Avoid sweets between meals. Read food labels to check for large amounts of sugar. Choose fresh fruits or fruits processed with light syrup. Brush and floss teeth regularly.
6.__________	• Most Americans eat more sodium than is needed. One major hazard of excess sodium is the possible increased chance of developing high blood pressure.	• Cook with less salt and add little or no salt to food at the table. Limit intake of salty foods, for example potato chips, pretzels, salted nuts, popcorn, pickled foods, cured meats, steak sauce, and some canned vegetables and soups. Always read labels to check for sodium amounts.
7.__________	• Alcoholic beverages are high in calories and low in nutrients.	**CAUTION: Heavy drinkers can develop nutritional deficiencies and diseases such as cirrhosis of the liver.**

OBJECTIVE 4 **Complete a chart on special diets.** Write the correct letters in the blanks.

a. Bland
b. Calcium fortified
c. High iron
d. Low carbohydrate
e. Low cholesterol
f. Sodium restricted
g. Weight gain
h. Weight loss

DIET	FOODS ALLOWED	FOODS REDUCED OR OMITTED	REASONS FOR DIET
1. ______	Emphasis on increase of calories as well as increase of nutrients Full meals with high calorie between-meal snacks		Weight gain
2. ______	Low calorie foods with high nutrient content Decreased calorie intake based on desired weight, activity level, and age	High fat foods High calorie foods with little nutritional value	Weight loss
3. ______	Lean muscle meats (without skin or fat) Skim milk Margarine made with unsaturated fats Liquid vegetable oil	Egg yolk Shellfish Desserts made with cream Whole milk Cream Butter	Avoid or aid in correction of circulatory problems
4. ______	Natural foods prepared without salt Milk, meat in limited amounts Fruits and vegetables without salt Unsalted bread Desserts prepared without salt	Processed foods Salt and other seasonings containing salt Brine prepared foods Food preservatives containing sodium Cultured buttermilk	Prevent or aid in correcting kidney diseases or cardiovascular disorders
5. ______	Generous amounts of milk and protein foods Refined cereals Simple desserts Ripe bananas, applesauce, baked apples, peaches, pears Decaffeinated coffee, weak tea Carrots, beets, string beans, spinach, squash without seeds, asparagus tips, peas	Fried foods Meats with coarse fiber, tough gristle Coarse foods Highly seasoned foods Fruits and vegetables other than allowed Pastries and candies Alcoholic beverages	Aid in correcting nausea, ulcers, or colitis
6. ______	Normal diet with high iron foods Liver and organ meats Red meats All dried fruits Soybeans Molasses		Aid in correcting nutritional anemia Replacement of iron following blood loss

OBJECTIVE 5

List factors that determine requirements for total calorie intake.

OBJECTIVE 6

Discuss the facts about weight-loss diets.

Fad diets

Diet pills

OBJECTIVE 7

Distinguish among characteristics of an anorexic, a bulimic, and an overeater. Write an "A" next to each characteristic of an anorexic, a "B" next to each characteristic of a bulimic, and an "O" next to each characteristic of an overeater.

____ 1. May have chemical imbalances

____ 2. May shy away from group activities

____ 3. Has learned eating patterns at an early age

____ 4. Eats large amounts of food at one time and then eliminates the food by inducing vomiting, using laxatives, and/or using diuretics

____ 5. Is very fearful of being "fat"

____ 6. Has developed eating styles that favor weight gain

____ 7. Lacks nutrients for health

____ 8. May eat as a way of coping with emotional problems

____ 9. Is often employed in work requiring low weight

____ 10. Denies being hungry and eats little or nothing

____ 11. May respond to external signals to eat even when not hungry

____ 12. May have serious health consequences

____ 13. May die as a result

____ 14. Exercises as much as possible to burn calories

____ 15. Is usually female

____ 16. Often loses 25 percent or more of body weight

OBJECTIVE 8

List healthy cooking techniques. List two healthy cooking techniques for before cooking and four healthy cooking techniques for when cooking.

Before cooking

____

____

____

When cooking

____

____

____

____

____

____

OBJECTIVE 9

Complete sentences which describe practices to follow when eating out. Write the correct answer in the blanks.

1. Eat at different restaurants, and choose restaurants that offer a variety of foods. Attempt to eat foods from each of the __________ .
2. Choose cooking methods that use little or no __________ .
3. Limit the extras such as gravies, sauces, and __________ .
4. Order items that offer more __________ .
5. If available, request the mini-plate or __________ .
6. Instead of eating everything on the plate, ask for a __________ .
7. Avoid __________ foods such as French fries, desserts, deep-fried vegetables, creamy salad dressings, malts, pasta salads, and soft drinks.
8. Ask for __________ such as a green vegetable instead of French fries.

OBJECTIVE 10

Select from the following list general guidelines for developing a healthy life-style. Write an "X" in the blank before each correct answer.

____ 1. Maintain a desired weight.

____ 2. Eat at restaurants whenever possible.

____ 3. Plan meals considering the Dietary Guidelines for Americans.

____ 4. Develop an exercise program.

____ 5. Increase the intake of sodium.

____ 6. Ignore signs of stress.

____ 7. Avoid the use of drugs, alcoholic beverages, and tobacco.

____ 8. Eat two balanced meals a day.

____ 9. Avoid eating snacks.

____ 10. Choose restaurants with a variety of food choices.

____ 11. Find time each day to relax.

____ 12. Consider the U.S. Recommended Daily Allowances (U.S. RDA) when planning meals.

____ 13. Limit water intake.

____ 14. Eat nutritious snacks.

____ 15. Eat three balanced meals a day.

NOTICE

The following assignment sheet is not part of the written test. If this assignment has not been completed, check with the instructor.

OBJECTIVE 11

Evaluate a diet. SCORE ________

WRITTEN TEST ANSWERS

WELLNESS REVOLUTION

D I

OBJECTIVE 1

1. m
2. v
3. e
4. x
5. j
6. r
7. t
8. c
9. w
10. f
11. l
12. q
13. h
14. p

OBJECTIVE 2

Answer should include any five of the following:

- Decreased immunity
- Colon disorders
- Depression
- Fatigue
- Increased risk of chronic diseases
- Nutrient deficiency disorders
- Skin problems
- Tooth decay
- Undesirable body weight

OBJECTIVE 3

1. b
2. f
3. d
4. e
5. k
6. i
7. a

OBJECTIVE 4

1. g
2. h
3. e
4. f
5. a
6. c

OBJECTIVE 5

Answer should include the following:

- Basal metabolic rate (BMR)
- Activity levels
- Specific dynamic effect (SDE)

OBJECTIVE 6

Discussion should include the following points:

Fad diets

- Initial weight loss is primarily water loss; most weight loss is quickly regained after fad dieting is over.
- Fad diets do not contain all necessary nutrients.
- Possible effects of these diets include muscle weakness, fatigue, depression, and interference with body's normal functions.

Diet pills

- While diet pills are a popular weight-loss fad, there is no scientific proof of any benefit to most people.
- Diet pills purchased without a prescription contain one or more mild stimulants.
- Often people who take diet pills regain weight faster than dieters who temporarily change their food habits.

OBJECTIVE 7

1. B
2. O
3. O
4. B
5. A
6. O
7. A
8. O
9. B
10. A
11. O
12. B
13. A
14. A
15. A
16. A

OBJECTIVE 8

Answer should include any two of the following:

Before cooking

- Prepare meat, poultry, or fish without breading or batter.
- Add no more than 1/4 teaspoon salt per pound of uncooked meat.
- Remove skin from poultry.
- Trim visible fat.

Answer should include any four of the following:

When cooking

- Brown ground meats without added fat. Drain off fat before mixing in other ingredients.
- Baste with unsalted broth or fruit juice.
- Cook vegetables using steam, microwave, or stir-fry cooking methods.
- Cook with little or no added fat, using nonstick pans.
- Avoid using other foods high in sodium if cooking a high sodium food such as ham.
- Place meat on a rack when roasting, broiling, or braising to allow fat to drain away from meat.
- Reduce amount of salt when using salted processed foods.

- Use onion powder and garlic powder instead of onion salt and garlic salt.
- Use commercially prepared sauces sparingly; they are often high in sugar, sodium, or both.

OBJECTIVE 9

1. basic food groups
2. fat
3. butter or margarine
4. nutrition
5. lite-plate
6. take-home bag
7. high-calorie
8. substitutions

OBJECTIVE 10 1, 3, 4, 7, 10, 11, 12, 14, 15

OBJECTIVE 11 Refer to answers to Assignment Sheet 1.

OBJECTIVE SHEET

FOOD: BASICS FOR TODAY

D II

INTRODUCTION

Nutrition is the science of food and the way the body uses it for growth and maintenance. Bodies need to be nourished to stay alive and maintain bodily functions. Realizing that the prime function of food is to give bodies energy, it is important to obtain a basic understanding of food: How much is recommended, what nutrients it provides, and how to effectively plan menus and purchase nutritious foods with the food dollars available.

UNIT OBJECTIVE

After completing this unit, the student should be able to determine basic food and nutrition guidelines. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with food basics to their correct definitions.
2. Complete a chart describing the number of recommended servings for each of the basic four food groups.
3. Match common nutrients with their functions and food sources.
4. Discuss nutrient density.
5. List information all food labels must include.
6. Select from a list information nutritional labeling must include.
7. Match open dating terms to their correct descriptions.
8. Select from a list steps in preparing a grocery shopping list.
9. Select from a list basic time management guidelines for meal preparation.
10. Calculate the unit price of food items. (Assignment Sheet 1)
11. Convert a recipe for conventional cooking to one for microwave cooking. (Assignment Sheet 2)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss food basics.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

DELIVERY

Objective 1

- Prepare a bulletin board display exhibiting food choices from the basic four food groups.

- Discuss the terms and definitions that will be used in this unit.

Objective 2

- Refer to Section D, Unit I, "Wellness Revolution" for information on the dietary guidelines essential for maintaining good health.

- Discuss how recommended servings are for the average healthy individual. Pregnant women, children, and persons with certain illnesses may have other nutritional needs.

Objective 3

- Lead a class discussion on the six classes of nutrients.

- Discuss the importance of water in a diet. Emphasize that water alone will maintain an individual's life longer than food alone.

- Supply additional information on how foods interact with each other in the body. *Science Experiments You Can Eat* provides many easy-to-follow food experiments for classroom use.

Objective 4

- For families with limited financial resources, food selections must have high nutrient/calorie ratios. Lead a class discussion on why this would be true. Explain that low nutrient-density foods add costs and calories to a diet.
- Divide the class into several small groups and instruct the groups to plan meals with limited budgets and prepare the meals for the class.
- Refer students to Supplement 1 for additional information on nutrient density.

Objectives 5 and 6

- Provide examples of food labels in class, and point out the information included on the labels.

  NOTE: Cereal labels are useful examples because they often demonstrate that sugar is a dominant ingredient.

  CAUTION: Do not ask students to bring food products from home to use in class activities.

- Refer to *Adult and Family Living*, Section F, Unit I, "Food for Fitness," Objective 15 for an example of a food label.
- Ask students to research current laws regarding food labels.
- Hand out and discuss *Evaluating Nutrition Information*.
- Distribute Handout 1. Discuss terms often found on food labels.

Objective 7

- Refer students to Supplement 2 for information on the storage life of food.
- Discuss the usefulness of labeling and dating leftovers. Point out that food storage bags may be purchased that allow space for labeling.
- Remind students of the importance of checking food products' dates periodically. Suggest the students check their refrigerators at home or, if applicable, the home economics laboratory refrigerators. Outdated food products should be discarded as necessary.

Objective 8

- Hand out and discuss *Supermarket Strategies*.
- Discuss with the class how consumers can use product coupons and store sales to save money when buying groceries. Ask students how using coupons would affect a product's unit price.
- Invite the school math instructor to visit the class and present examples of how to compute nutrient density when choosing food.
- Provide 3-5 different brands of any one kind of food. Have students work in groups to determine the unit price of each brand. Next, have students conduct a "taste test" to determine if the lower-priced food tastes as appetizing as the higher-priced foods. Ask students if it is sometimes worth more money to get higher product quality.
- Instruct students to complete Assignment Sheet 1 to build skills in computing the unit price of food items.

Objective 9

- Discuss with the class that the goals of meal planning are to supply adequate nutrition, prepare appetizing meals, and maintain the family food budget. Ask the class for examples of efficient meal preparation techniques.

- Use Handout 2 to allow students the opportunity to evaluate the advantages and disadvantages of various foods. Students should consider whether fresh, canned, or frozen foods would be the best personal choice in relation to the time available for meal preparation.

  Divide the class into three groups. Each group will need one copy of Handout 2. Ask each group to choose one kind of food or food product. Next, each group is to compare its food choice prepared three ways: Cooked from scratch, a convenience food product, and a fast food product. Have each group discuss with the class its evaluation results.

  EXAMPLE: Homemade chili, pre-prepared canned chili, chili from a fast-food establishment

  NOTE: Depending on classroom resources, the students may actually prepare and/or purchase the foods in all three forms, or if actual food products are unavailable, students may answer the questions based on personal knowledge and experience.

- Refer students to Handout 3. Instruct the students to use the time-work plan to help plan and prepare meals using foods from the basic food groups.

- Invite the local Cooperative Extension Service home economist to visit the class and present a program on how to cook meals designed to feed one or two individuals.

- Refer students to Supplement 3 for information on the steps for successful use of a recipe.

- Refer to *Home Economics I* for additional information on meal planning, kitchen appliances, and using a recipe.

- Instruct students to complete Assignment Sheet 2 for information on saving time in food preparation by using the microwave oven in place of conventional ovens.

- Refer to *Adult and Family Living*, Section F, Unit III, "Food Preparation" for additional information on time-work plans and food preparation.

APPLICATION

Objective 10

- If not completed earlier in the unit, instruct students to complete Assignment Sheet 1.

Objective 11

- If not completed earlier in the unit, instruct students to complete Assignment Sheet 2.

- Divide the class into two groups. Instruct one group to prepare a conventional recipe. Instruct the second group to adapt the same recipe and cook it in a microwave. Compare the results of the two cooking methods.

  NOTE: Depending on classroom resources and interests, convection cooking may also be compared. Convection cooking uses a fan to help distribute heated air evenly.

- For additional information on microwave cooking, refer to *Home Economics I*, Section F, Unit V, "Kitchen Appliances."

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate the students on assignment sheet activities if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Publications

- Cobb, Vicki. *Science Experiments You Can Eat.* New York: Harper and Row, 1972.

- Hermann, Janice R. *Supermarket Strategies.* Home Economics Fact Sheet No. T-3128. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Hermann, Janice R. *Evaluating Nutrition Information*. Home Economics Fact Sheet No. T-3124. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1990.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- *Home Economics I*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1989.

  NOTE: As of 1991, *Home Economics I* will be published under the title *Foundations for Living*, Volume I. the curriculum content is unchanged. Ordering and cost information for this curriculum guide may be obtained from the Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074-4364, phone 800-522-5810. Out-of-state teachers may call 800-654-4502.

UNIT REFERENCES

- *Adult and Family Living*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1990.
- *Consumer Education and Economics*. Mission Hills, California: Glencoe Publishing Company, 1989.
- Kowtaluk, Helen and Alice O. Kopan. *Food for Today*. Mission Hills, California: Glencoe Publishing Company, 1990.
- Krause, Marie V. and L. Kathleen Mahan. *Food, Nutrition, and Diet Therapy*, 6th ed. Philadelphia, Pennsylvania: W. B. Sanders Company, 1979.
- Leavenworth, Carol et al. *Family Living*. Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1990.
- Mehas, Kay and Sharon Rodgers. *Food Science and You*. Mission Hills, California: Glencoe Publishing Company, 1989.

- Parnell, Frances Baynor. *Skills for Everyday Living*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.

- Truitt, Debbie. *Foods and Nutrition*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1980.

- Tuckwell, Mary J. *Food Choices: Eating for Health*. Cincinnati, Ohio: South-Western Publishing Company, 1988.

- Vernon, Alice R. *Foods*. St. Paul, Minnesota: EMC Publishing, 1988.

- Wylie, Eugene D. et al. *Consumer Economics*, 11th ed. Cincinnati, Ohio: South-Western Publishing Company, 1988.

FOOD LABELS: TERMS OF ENLIGHTENMENT

Food labels, as we all know, are not dictionaries. Yet, they often contain words that cry out for definition. That is where the USDA (meat and poultry) and the FDA (food and drug) come in. Here is a quick review of the specific guidelines they have set for various terms:

NOTE: Some of these labels may be subject to change. The Food and Drug Administration has recommended proposed changes for food labeling.

USDA

- **Lean, Low Fat:** No more than 10% fat by weight (not by calories)
- **Leaner, Lower Fat, Light:** At least 25% less fat by weight than a comparable product
- **Extra Lean:** No more than 5% fat by weight (not by calories)

FDA

- **Low Sodium:** 140 mg or less per serving
- **Very Low Sodium:** 35 mg or less per serving
- **Sodium-Free:** Less than 5 mg per serving
- **Reduced Sodium:** At least a 75% reduction from usual levels
- **No Salt Added, Unsalted:** No salt added during processing to a food normally processed with salt (The food itself could still contain naturally occurring sodium.)
- **Low Calorie:** No more than 40 calories per serving and no more than 0.4 calories per gram

  NOTE: A food that is naturally low in calories cannot carry this label.
- **Reduced Calorie:** At least 1/3 fewer calories than the regular product, except for meat and poultry, which can contain 1/4 fewer calories

- **Diet, Dietetic:** The food has been changed in some way, but is not necessarily lower in calories; the change might be less sodium, less cholesterol, a different type of sugar (sorbitol or mannitol), or fewer calories

- **Sugar-Free, Sugarless:**

  1. Contains no carbohydrate sweeteners (sucrose, fructose, corn syrup, honey, etc.) and is also low or reduced in calories; may contain saccharin or aspartame

  OR

  2. Contains sugar alcohols (such as sorbitol) which have the same number of calories as the carbohydrate sweeteners, but the product is useful for a specific dietary purpose, such as diabetic diets or controlling tooth decay; if the product is not low or reduced in calories, the label must say so; look for statements like "not for weight control" or "does not promote tooth decay"

- **Low Cholesterol:** 20 mg or less per serving

- **Cholesterol-Free:** 2 mg or less per serving

- **Reduced Cholesterol:** At least 75% reduction from usual levels; both original and reduced amounts must be shown

- **Enriched:** Nutrients lost in processing have been replaced (B vitamins added to bread)

- **Fortified:** Nutrients are added to foods which did not originally contain them (A and D vitamins added to milk)

- **Imitation:** A product that has fewer vitamins or minerals or less protein than the food it most resembles

- **Substitute:** A product that is nutritionally equivalent to the food it most resembles

CAUTION: The following terms are popular, but poorly defined.

- **Organic:** Although it seems to indicate a product which has never been involved with synthetic fertilizers or pesticides, this term is not defined by federal regulation

- **Natural:** Not defined by the FDA; on the other hand, the USDA considers meat and poultry natural if no artificial flavors, colors, preservatives, or synthetic ingredients have been used

- **Light:** Has been used by manufacturers for foods with less than the usual salt, fat, or sugar and also to describe a product which is lighter in color or texture than the original; currently the FDA considers "light" a claim for low or reduced calories

- **No Sugar Added, Unsweetened:** Usually, this means that the only sweeteners in the product are naturally occurring, such as in fruit juices; sometimes, however, it can mean that the product contains extra sweetening, but in the form of concentrated juice rather than sugar, such as in some cereals and canned fruits

Used with permission from *What's New in Home Economics*, November/December 1989.

EVALUATE ADVANTAGES/DISADVANTAGES OF VARIOUS FOOD FORMS

Group Members:

____

____

____

Food Evaluated: ______________________________

Product baked from scratch

Cost: ______________________________

Preparation time: ______________________________

Flavor: ______________________________

Advantages: ______________________________

Disadvantages: ______________________________

Product pre-prepared as convenience food

Cost: ______________________________

Preparation time: ______________________________

Flavor: ______________________________

Advantages: ______________________________

Disadvantages: ______________________________

Product from fast-food establishment

Cost: ______________________________

Preparation time: ______________________________

Flavor: ______________________________

Advantages: ______________________________

Disadvantages: ______________________________

TIME-WORK PLAN

A controlled use of time and energy is of vital importance in meal preparation. The following time-work plan may be used for efficient meal preparation.

NAME(S) ____

____

FOODS TO PREPARE ____

____

____

____

Food Supplies Needed (Type and Amount)	On Hand	Need to Purchase
	(Check One)	

Equipment Needed

	Order of Work	Who is Responsible?	Approximate Time in Minutes	Check When Completed
1.				
2.				
3.				
4.				
5.				
6.				

Estimated total time ____________

NOTE: Be certain that someone is responsible for serving and for clean-up.

OBJECTIVE 1

Match terms associated with food basics to their correct definitions.

- **Kilocalorie**—Unit of energy commonly used in human nutrition; standard unit of measure

  NOTE: Although kilocalorie is the proper term, calorie is commonly used interchangeably.

- **Menu**—Food served at a meal
- **Nutrients**—Elements in food that enable the body to sustain life and function in a healthy manner
- **Open dating**—Date stamped on a food container
- **Protective foods**—Foods high in necessary nutrients

  NOTE: When included regularly as the basis for a diet, protective foods guard against certain vitamin and mineral deficiencies.

OBJECTIVE 2

Complete a chart describing the number of recommended servings for each of the basic four food groups.

The basic four food groups offer a guide to the foods that should be included daily in meals. While using the basic four food groups is not the only way to obtain a good diet, following this guide will form a foundation for a good diet that provides the essential nutrients.

NOTE: Some resources include a fifth food group of "Fats and Sweets" which includes foods that are high in calories and low in nutritional value.

BASIC FOUR FOOD GROUPS

BASIC FOOD GROUPS	RECOMMENDED SERVINGS	PRIMARY SOURCES	NUTRIENT
Milk	Children and teens, 3-4 servings; adults, 2 or more servings EXAMPLES: 250 mL (8 oz) milk; 125 mL (1/2 c) cottage cheese = 87 mL (1/3 c) milk; 125 mL (1/2 c) ice cream = 62.5 mL (1/4 c) milk	Dairy products	Protein, calcium, riboflavin, vitamins A and D
Meat	2 or more servings EXAMPLES: 57-84 g (2-3 oz) boneless cooked meat, fish, or poultry; 2 eggs; 250 mL (1 c) cooked dry beans or peas; 60 mL (4 T) peanut butter	Beef, lamb, liver, pork, veal, poultry, fish, eggs	Protein, iron, thiamine, riboflavin, niacin
Fruit/ vegetables	4 or more servings EXAMPLES: 1 serving of a citrus fruit or juice or tomato; 1 serving of a dark green or deep yellow vegetable or fruit; 2 or more servings of other vegetables and fruit, including potatoes	Oranges, tomatoes, grapefruit, potatoes, squash, broccoli, carrots, green beans, peas, apples, corn, cauliflower, cantaloupe, cabbage, spinach, strawberries, bananas	Ascorbic acid, vitamin A, some iron, calcium
Bread/ cereals	4 or more servings EXAMPLES: 1 slice of bread; 28.3 g (1 oz) ready-to-eat cereal; 125-187.5 mL (1/2-3/4 c) cooked cereal, cornmeal, macaroni, rice, grits, noodles, spaghetti	Rice, pasta, bread, cereals, rolls, biscuits	Thiamine, riboflavin, niacin, carbohydrates, iron, limited amounts of proteins

OBJECTIVE 3

Match common nutrients with their functions and food sources.

Nutrients are the elements in food that enable the body to sustain life and to function accurately. People need balanced amounts of nutrients in their diets because all six nutrients interact in order to be most effective. The six key nutrients and some of their functions include the following:

COMMON NUTRIENTS	FUNCTIONS	FOOD SOURCES
WATER	• Transports other nutrients to cells where used • Carries wastes to intestines • Helps regulate body temperature • Aids digestion • Aids cell growth and maintenance • Lubricates the joints and body cells	• Liquids such as water, milk, clear soups, tea, fruit juices • Lettuce
FATS	• Provides energy • Source of fatty acids • Transports fat-soluble vitamins A, D, E, and K	• Visible fats such as butter and vegetable oil • Invisible fats such as cheese, eggs, and milk
CARBOHYDRATES	• Helps body utilize fat for energy • Provides cellulose for bulk • Provides fiber • Helps body use protein	• Simple carbohydrates such as candies and jams • Complex carbohydrates such as breads, pastas, fruits, and vegetables
VITAMINS		
Vitamin A	• Promotes clear, smooth skin • Protects against night blindness • Helps body resist infection • Promotes growth and development	• Egg yolk, liver, and nectarines
Vitamin C (Ascorbic Acid)	• Helps hold cells together • Promotes healthy, firm gums • Helps body resist infection • Aids in healing wounds	• Citrus fruits, strawberries, and cabbage
Vitamin D (The sunshine vitamin)	• Helps body use calcium and phosphorus • Prevents rickets **NOTE:** Some foods are fortified with vitamin D. The body can also make vitamin D with exposure to sunlight. EXAMPLES: Milk, butter, and margarine.	• Liver, tuna, and sardines
Thiamine (Vitamin B-1)	• Aids in normal appetite and digestion • Maintains healthy nervous system • Prevents irritability • Releases energy from food	• Wheat germ, pork products, and whole grain cereals **NOTE:** No single food is particularly high.

COMMON NUTRIENTS	FUNCTIONS	FOOD SOURCES
Riboflavin (Vitamin B-2)	• Helps cells use oxygen • Releases energy from food • Promotes healthy eyes, skin, tongue, and lips	• Meats, milk products, and leafy green vegetables
Niacin (Pellagra-preventing vitamin)	• Maintains healthy nervous system • Promotes healthy skin, mouth, tongue, and digestive tract • Helps cells use other nutrients	• Liver, kidney, and peanuts
PROTEINS	• Builds and repairs body tissue • Aids growth • Fights infections • Promotes energy	• Lean red meats, fish, and eggs
MINERALS Calcium	• Builds bones and teeth • Helps clot blood • Helps heart muscles and nerves work properly • Regulates use of other minerals in the body	• Milk and milk products, whole fish, and leafy green vegetables
Phosphorus (works with calcium)	• Builds bones and teeth • Aids body in storing and releasing energy • Aids in the balancing of alkalies and acids in blood	• Meat, poultry, eggs, and milk
Iron	• Makes hemoglobin **NOTE:** Hemoglobin is the red substance in the blood that carries oxygen to the cells. • Prevents anemia	• Liver, egg yolks, and leafy green vegetables
Iodine	• Maintains proper functioning of thyroid gland • Prevents some forms of goiter	• Seafood, seaweed, and iodized salt

OBJECTIVE 4 | **Discuss nutrient density.**

Many foods provide more nutrients with less calories than do other foods. A food is nutrient-dense if it provides a relatively high amount of one or more nutrients with relatively few kilocalories. Food from the protective food groups (such as milk, dark green vegetables, yellow vegetables, grains, and cereals) have high nutrient/calorie ratios. Foods that are high in fat or sugar generally have a lower nutrient density.

OBJECTIVE 5 | **List information all food labels must include.**

A food label contains facts required by the Food and Drug Administration (FDA). A wise shopper learns how to read food labels to help make nutritious food choices. All labels must provide the following information:

- Ingredients in the food

  NOTE: If more than one ingredient is used, the ingredient present in the largest amount by weight is listed first. Some foods do not have to list ingredients on the label. The FDA has established certain ingredients that can be used in common foods. This is called standard of identity.

- Name and address of the manufacturer, packer, or distributor
- Name of the food
- Net contents or net weight
- Storage directions for perishable foods that spoil easily

OBJECTIVE 6 | **Select from a list information nutritional labeling must include.**

When one is deciding which of two products is most nutrient-dense, the label on the product would be one of the first places to look for decision-making information. Nutritional labeling is required if the food is enriched or fortified or if the label makes nutritional claims. This includes the following information:

NOTE: Other nutrients may also be included. Many foods have nutrition labels even though not required.

- Amount of calories in a serving
- Grams of protein, carbohydrates, and fat in a serving

- Milligrams of sodium per serving
- Percentage of the United States Recommended Daily Allowances included in the food for protein, vitamin A, vitamin C, thiamin, riboflavin, niacin, calcium, and iron
- Serving size
- Servings per container

OBJECTIVE 7

Match open dating terms to their correct descriptions.

When looking at product labels, nutrient information is not the only consumer concern. Consumers should also pay close attention to the freshness of food. Open dating is provided to give freshness information. Open dating on products appears in four forms:

NOTE: Look for open dating information while shopping and before purchasing products.

- **Expiration date**—Appears on yeast and baby formula; indicates last day a product should be used or eaten
- **Freshness date**—Used on bread and baked goods; indicates end of a product's quality peak

  NOTE: Products can be used beyond this given date.
- **Pack date**—Given on canned foods; tells when the food was processed
- **Pull date**—Used on dairy products and cold cuts; gives the last day the product should be sold

  NOTE: This date allows for some storage time at home.

OBJECTIVE 8

Select from a list steps in preparing a grocery shopping list.

Knowing what information to look for on a product label is one way to prepare to go to the grocery store. Another step in preparation is to develop a grocery shopping list. Steps in developing a useful grocery shopping list include:

- Keep paper and pencil in the kitchen to make a list as items are needed.

  NOTE: This discourages impulse buying and saves time and trips to the grocery store.

- Gather food advertisements for weekly specials and product coupons; evaluate these items for possible menu suggestions.
- List foods needed for planned menus.
- Check the current home food supply and eliminate from the list those items which are currently on hand.
- Decide where grocery shopping will be done.
- Organize the grocery list according to the order that items will be found in the grocery store.

OBJECTIVE 9

Select from a list basic time management guidelines for meal preparation.

Following time management guidelines can be useful in almost any area of life. However, when considering how to be time-efficient in the kitchen, the following information warrants consideration.

- Consider energy costs when preparing meals.

  EXAMPLE: The length of time required to cook a meal in a conventional oven may use more energy than if a microwave oven is used. A microwave oven draws less energy than a conventional oven or range.

- Consider one's ability to cook.
- Plan meals that do not waste extra food or leftovers.
- Plan variety in meals to appeal to the senses.

  EXAMPLES: Colors, flavors, textures, shapes, sizes

- Plan well-balanced menus by including foods from each of the basic food groups.
- Plan ahead to make the most of available time.
- Plan foods that require no cooking.
- Plan meals that can be prepared ahead or in the time available.

- Plan for emergencies.

  EXAMPLES: Unexpected guests, rushed days, during illness, during inclement weather, during power outages

- Plan within one's food budget, making economical and nutritious meals.
- Prepare large portions of food so they can be divided and served at more than one meal.
- Start a menu plan with a main dish.
- Use well thought-out menus and favorite recipes.

NUTRIENT DENSITY

If a person is deciding whether to eat French fries or a baked potato with dinner, which is more nutritious? Look at the chart below. If one were to compare equal weights of both foods, as on the top half of the chart, one might think that the French fries were more nutritious. But, when one considers the nutrient density, one should compare the same number of calories, as on the bottom half of the chart. For every 100 calories, the baked potato gives more of each nutrient. It has higher nutrient density.

NOTE: 1 French fry is equal to 5.7 grams. 35.09 French fries are equal to 200 grams.

Consider Nutrient Density When Choosing Food

If you compare equal weights of food...

Food	Weight in grams	Calories	(Percentage of U.S. RDA)					
			Protein	Vitamin C	Thiamin	Riboflavin	Niacin	Iron
French fries	200	560	16%	80%	16%	8%	32%	16%
Baked potato	200	140	6%	50%	10%	4%	15%	6%

But if you compare equal amounts of calories...

Food	Weight in grams	Calories	(Percentage of U.S. RDA)					
			Protein	Vitamin C	Thiamin	Riboflavin	Niacin	Iron
French fries	36	100	3%	14%	3%	1%	6%	3%
Baked potato	143	100	4%	36%	7%	3%	11%	4%

Information and chart from *Food for Today*, 1990, by Helen Kowtaluk and Alice O. Kopan. Used with permission of Glencoe Publishing Company, Mission Hills, California.

STORAGE LIFE OF FOOD

Food should be stored properly as soon as it is brought home from the grocery store. Refer to the following storage guidelines when in doubt about how long a food item can be safely stored.

NOTE: Food rotation is an important tool in organizing stored food. Store new items behind old ones and always use the front package. It would be helpful to write purchase dates on the items.

STORAGE LIFE OF:	CAN BE STORED:
FOODS KEPT IN THE REFRIGERATOR	
Beef, pork, lamb	2 to 4 days
Poultry, fish	1 to 2 days
Bacon, ham	5 to 7 days
Milk	1 week
Butter	2 weeks
Natural, process cheeses.	4 to 8 weeks
Fruits and vegetables	Varies according to type
FOODS KEPT IN THE FREEZER	
Beef	6 to 12 months
Pork	3 to 6 months
Lamb	6 to 9 months
Ground beef, pork, lamb	3 months
Ham, hot dogs	2 months
Poultry	6 to 8 months
Fish	3 to 4 months
Fruits and vegetables	9 to 12 months
Bread	2 to 3 months
Ice cream	2 months
FOODS KEPT ON SHELVES	
Dried foods (cereal, flour, sugar)	1 year
Food in jars (catsup, jelly, pickles)	1 year
Onions and potatoes	4 weeks
Unopened cans	1 year
Aseptically packaged products (milk products, juices, soups)	6 months

Information from *Skills for Everyday Living*, by Frances Baynor Parnell, 1988. Used with permission from The Goodheart-Willcox Company, Inc. All rights reserved.

STEPS FOR SUCCESSFUL USE OF A RECIPE

Recipes take the uncertainty out of preparing dishes. In order to ensure success each time a recipe is used, follow the steps below:

- Read carefully through the entire recipe.
- Become familiar with terms and methods called for in the recipe.
- Check to make sure all the necessary ingredients and utensils are available.

  NOTE: If necessary, make decisions on appropriate substitutions of ingredients or utensils.
- Assemble all ingredients and utensils within reach of work area.
- Complete preliminary preparations.

  EXAMPLES: Slicing bananas, melting chocolate
- Measure ingredients accurately and consistently.
- Follow the mixing directions.
- Follow the cooking or baking directions.
- Evaluate the finished product, and record any notes or changes.

ASSIGNMENT SHEET 1

FOOD: BASICS FOR TODAY

D II

NAME ______________________ SCORE ________

OBJECTIVE 9

Calculate the unit price of food items.

INTRODUCTION

The unit price is the cost of a product by weight or size. The unit price can be used for the comparison of brands and sizes. Comparing prices of similar products sold in different sizes is difficult without considering unit pricing. Pricing labels are posted in some stores to help the consumer find the product that costs the least per standard unit of weight or measure. When unit prices are not listed, the consumer can easily calculate unit prices.

DIRECTIONS

Calculate the unit price of each of the listed food items and answer the following questions. Write a (✓) in the boxes next to the best prices.

NOTE: Unit price can be determined by dividing the item's price by the number of standard units in the package or container.

EXAMPLE: The unit price of a 10 oz. can of mixed vegetables that sells for 89 cents can be calculated as follows:

89 (cents) ÷ 10 (ounces) = 8.9 ¢ per ounce.

Operation and Calculation Skills

- Calculate with decimals

Functional Math Skills

- Solve practical problems

Functional Social Studies Skills

- Analyze consumer issues

1.

BRAND	SIZE (oz.)	PRICE ($)	UNIT PRICE (¢ per oz.)	BEST PRICE (✓)
Toothpaste A	8 oz.	$1.58		
Toothpaste B	6 oz.	$1.29		

2.

BRAND	SIZE (oz.)	PRICE ($)	UNIT PRICE (¢ per oz.)	BEST PRICE (✓)
Milk A	1 gal. (64 oz.)	$2.25		
Milk B	1/2 gal. (32 oz.)	$1.25		

3.

BRAND	SIZE (oz.)	PRICE ($)	UNIT PRICE (¢ per oz.)	BEST PRICE (✓)
Green beans A	8 oz.	$.48		
Green beans B	16 oz.	$.75		

4.

BRAND	SIZE (oz.)	PRICE ($)	UNIT PRICE (¢ per oz.)	BEST PRICE (✓)
Canned tomatoes A	8 oz.	$.62		
Canned tomatoes B	10 oz.	$.70		

5.

BRAND	SIZE (oz.)	PRICE ($)	UNIT PRICE (¢ per oz.)	BEST PRICE (✓)
Peanut butter A	18 oz.	$.87		
Peanut butter B	10 oz.	$1.42		

ASSIGNMENT SHEET 2

FOOD: BASICS FOR TODAY

D II

NAME ______________________________ SCORE _______

OBJECTIVE 10

Convert a recipe for conventional cooking to one for microwave cooking.

INTRODUCTION

Although there are many microwave recipes available, there are occasions when a conventional favorite may need to be prepared in a hurry. Using the microwave oven is a time-saving and economical option. Many conventional recipes can be adapted to microwave cooking with few changes. It is impossible to give exact rules for adapting conventional recipes for microwave cooking, however there are **general guidelines** one can follow:

- Read all instructions that accompany the microwave.
- Find a similar microwave recipe and compare it with the conventional recipe.

  NOTE: Not all conventional recipes will convert to microwave cooking.

- Determine cooking time based on the information that foods cooked in a microwave take about one-fourth the time of conventional oven cooking.

  EXAMPLE: A casserole that generally takes 1 hour to cook in a conventional oven will cook in 15 minutes in the microwave oven.

- Determine liquids needed based on the fact that less moisture is needed in microwave cooking. Reduce liquid content by one-fourth.

  EXAMPLE: If a recipe calls for 1 cup of water, reduce it to 3/4 cup of water.

- Reduce the amount of seasonings used; add more at the end of cooking time if needed.

  NOTE: Seasonings will lose less flavor due to the microwave's shorter cooking time. Therefore, less amounts are required.

Operation and Calculation Skills

- Convert whole numbers to fractions

Physical Science Skills

- Investigate changes of matter

- Undercook food to begin with, allowing for standing time. Add extra cooking time if needed after the standing time.

  NOTE: After being microwaved, food continues to cook until it cools slightly. This cooking is referred to as standing time. Most microwave recipes include the standing time.

DIRECTIONS

Choose a favorite conventional recipe. Using the information given above, adapt the recipe for microwave cooking. Provide a copy of the conventional recipe as well as the recipe converted for microwave oven cooking, including cooking directions. Use additional paper as needed.

ASSIGNMENT ANSWERS

FOOD: BASICS FOR TODAY

D II

ASSIGNMENT SHEET 1

1. Brand A: 19.75 ¢ per oz.
   Brand B: 21.50 ¢ per oz.
   Best Buy: Brand A

2. Brand A: 3.51 ¢ per oz.
   Brand B: 3.90 ¢ per oz.
   Best Buy: Brand A

3. Brand A: 6 ¢ per oz.
   Brand B: 4.68 ¢ per oz.
   Best Buy: Brand B

4. Brand A: 7.75 ¢ per oz.
   Brand B: 7 ¢ per oz.
   Best Buy: Brand B

5. Brand A: 4.83 ¢ per oz.
   Brand B: 14.2 ¢ per oz.
   Best Buy: Brand A

ASSIGNMENT SHEET 2

Answers will vary. Each student should provide a copy of a conventional recipe and exhibit information application by converting the recipe for microwave cooking.

WRITTEN TEST

FOOD: BASICS FOR TODAY

D II

NAME ______________________ SCORE _______

OBJECTIVE 1

Match terms associated with food basics to their correct definitions. Write the correct letters in the blank.

____ 1. Food served at a meal

____ 2. Elements in food that enable the body to sustain life and function in a healthy manner

____ 3. Foods high in necessary nutrients

____ 4. Unit of energy commonly used in human nutrition; standard unit of measure

____ 5. Date stamped on a food container

a. Basal metabolism

b. Food additives

c. Kilocalorie

d. Menu

e. Nutrients

f. Open dating

g. Proactive foods

h. Protective foods

i. Recipe

OBJECTIVE 2

Complete a chart describing the number of recommended servings for each of the basic four food groups. Write the correct letters in the blanks. Answers may be used more than once.

a. 2 or more servings

b. 5 servings

c. 4 or more servings

d. 3 servings

e. Children and teens, 3-4 servings; adults, 2 or more servings

f. 1 serving

BASIC FOUR FOOD GROUPS

BASIC FOOD GROUPS	RECOMMENDED SERVINGS	PRIMARY SOURCES	NUTRIENT
Milk	1.____________________	Dairy products	Protein, calcium, riboflavin, vitamins A and D
Meat	2.____________________	Beef, lamb, liver, pork, veal, poultry, fish, eggs	Protein, iron, thiamine, riboflavin, niacin
Fruit/ vegetables	3.____________________	Oranges, tomatoes, grapefruit, potatoes, squash, broccoli, carrots, green beans, peas, apples, corn, cauliflower, cantaloupe, cabbage, spinach, strawberries, bananas	Ascorbic acid, vitamin A, some iron, calcium
Bread/ cereals	4.____________________	Rice, pasta, bread, cereals, rolls, biscuits	Thiamine, riboflavin, niacin, carbohydrates, iron, limited amounts of proteins

OBJECTIVE 3

Match common nutrients with their functions and food sources. Write the correct letters in the blanks.

a. Amino acids
b. Biotin
c. Calcium
d. Carbohydrates
e. Cholesterol
f. Fats
g. Folic acid
h. Iodine
i. Iron
j. Magnesium
k. Maltose
l. Niacin
m. Pantothenic acid
n. Phosphorus
o. Proteins
p. Riboflavin
q. Thiamine
r. Trace elements
s. Vitamin A
t. Vitamin C
u. Vitamin D
v. Vitamin E
w. Water

COMMON NUTRIENTS	FUNCTIONS	FOOD SOURCES
1.________________	• Helps cells use oxygen • Releases energy from food • Promotes healthy eyes, skin, tongue, and lips	• Meats, milk products, and leafy green vegetables
2.________________	• Builds bones and teeth • Aids body in storing and releasing energy • Aids in the balancing of alkalies and acids in blood	• Meat, poultry, eggs, and milk
3.________________	• Provides energy • Source of fatty acids • Transports fat-soluble vitamins A, D, E, and K	• Visible fats such as butter and vegetable oil • Invisible fats such as cheese, eggs, and milk
4.________________	• Transports other nutrients to cells where used • Carries wastes to intestines • Helps regulate body temperature • Aids digestion • Aids cell growth and maintenance • Lubricates the joints and body cells	• Liquids such as water, milk, clear soups, tea, fruit juices • Lettuce
5.________________	• Helps hold cells together • Promotes healthy, firm gums • Helps body resist infection • Aids in healing wounds	• Citrus fruits, strawberries, and cabbage
6.________________	• Maintains proper functioning of thyroid gland • Prevents some forms of goiter	• Seafood, seaweed, and iodized salt
7.________________	• Helps body use calcium and phosphorus • Prevents rickets	• Liver, tuna, and sardines
8.________________	• Helps body utilize fat for energy • Provides cellulose for bulk • Provides fiber • Helps body use protein	• Simple carbohydrates such as candies and jams • Complex carbohydrates such as breads, pastas, fruits, and vegetables
9.________________	• Promotes clear, smooth skin • Protects against night blindness • Helps body resist infection • Promotes growth and development	• Egg yolk, liver, and nectarines
10.________________	• Aids in normal appetite and digestion • Maintains healthy nervous system • Prevents irritability • Releases energy from food	• Wheat germ, pork products, and whole grain cereals

COMMON NUTRIENTS	FUNCTIONS	FOOD SOURCES
11. ________	• Builds and repairs body tissue • Aids growth • Fights infections • Promotes energy	• Lean red meats, fish, and eggs
12. ________	• Maintains healthy nervous system • Promotes healthy skin, mouth, tongue, and digestive tract • Helps cells use other nutrients	• Liver, kidney, and peanuts
13. ________	• Builds bones and teeth • Helps clot blood • Helps heart muscles and nerves work properly • Regulates use of other minerals in the body	• Milk and milk products, whole fish, and leafy green vegetables
14. ________	• Makes hemoglobin • Prevents anemia	• Liver, egg yolks, and leafy green vegetables

OBJECTIVE 4 **Discuss nutrient density.**

OBJECTIVE 5

List information all food labels must include.

____

____

____

____

____

____

____

____

____

____

OBJECTIVE 6

Select from the following list information nutritional labeling must include. Write an "X" in the blank before each correct answer.

____ 1. Amount of calories in a serving

____ 2. Grams of protein, carbohydrates, and fat in a serving

____ 3. Amount of caffeine in a serving

____ 4. Milligrams of sodium per serving

____ 5. Directions for cooking nutritiously

____ 6. Grams of fructose in a serving

____ 7. Thawing procedures

____ 8. Percentage of United States Recommended Daily Allowances included in the food for protein, vitamin A, vitamin C, thiamin, riboflavin, niacin, calcium, and iron

____ 9. Serving size

____ 10. Servings per container

____ 11. Milligrams of zinc per serving

OBJECTIVE 7

Match open dating terms to their correct descriptions. Write the correct letters in the blanks.

____1. Appears on yeast and baby formula; indicates last day a product should be used or eaten

____2. Given on canned foods; tells when the food was processed

____3. Used on dairy products and cold cuts; gives the last day the product should be sold

____4. Used on bread and baked goods; indicates end of a product's quality peak

a. Danger date

b. Expiration date

c. Freshness date

d. Grocery date

e. Pack date

f. Product date

g. Pull date

OBJECTIVE 8

Select from the following list steps in preparing a grocery shopping list. Write an "X" in the blank before each correct answer.

____ 1. Check the current home food supply and eliminate from the list those items which are currently on hand.

____ 2. Decide where grocery shopping will be done.

____ 3. Gather food advertisements for weekly specials and product coupons; evaluate these items for possible menu suggestions.

____ 4. Keep paper and pencil in the kitchen to make a list as items are needed.

____ 5. Keep a running mental list of all items needed at the grocery store.

____ 6. List foods that are sweet snack foods to have in the pantry.

____ 7. List foods needed for planned menus.

____ 8. Memorize food advertisements to remember weekly specials.

____ 9. Organize the grocery list according to the order that items will be found in the grocery store.

___ 10. Organize the shopping list according to the order foods will be used in planned menus during the week.

OBJECTIVE 9

Select from the following list basic time management guidelines for meal preparation. Write an "X" in the blank before each correct answer.

____ 1. Consider energy costs when preparing meals.

____ 2. Consider one's ability to cook.

____ 3. Plan for emergencies.

____ 4. Plan a few "special" items each week, even if they exceed one's food budget.

____ 5. Plan foods that require no cooking.

____ 6. Plan within one's food budget, making economical and nutritious meals.

____ 7. Plan meals that can be prepared ahead or in the time available.

____ 8. Plan ahead to make the most of available time.

____ 9. Plan menus that include food from at least two of the basic four food groups.

___ 10. Plan well-balanced menus by including foods from each of the basic food groups.

___ 11. Plan variety in meals to appeal to the senses.

___ 12. Prepare small portions of food so it will all be eaten at one meal.

___ 13. Prepare large portions of food so they can be divided and served at more than one meal.

___ 14. Start a menu plan with a main dish.

___ 15. Start a menu plan with the dessert.

___ 16. Use well thought-out menus and favorite recipes.

___ 17. Plan meals that do not waste extra food or leftovers.

NOTICE

The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 10

Calculate the unit price of food items. SCORE ________

OBJECTIVE 11

Convert a recipe for conventional cooking to one for microwave cooking. SCORE ________

WRITTEN TEST ANSWERS

FOOD: BASICS FOR TODAY

D II

OBJECTIVE 1

1. d
2. e
3. h
4. c
5. f

OBJECTIVE 2

1. e
2. a
3. c
4. c

OBJECTIVE 3

1. p
2. n
3. f
4. w
5. t
6. h
7. u
8. d
9. s
10. q
11. o
12. l
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OBJECTIVE 4

Discussion should include the following:

Many foods provide more nutrients with less calories than do other foods. A food is nutrient-dense if it provides a relatively high amount of one or more nutrients with relatively few kilocalories. Food from the protective food groups (such as milk, dark green vegetables, yellow vegetables, grains, and cereals) have high nutrient/calorie ratios. Foods that are high in fat or sugar generally have a lower nutrient density.

OBJECTIVE 5	Answers should include the following: • Ingredients in the food • Name and address of the manufacturer, packer, or distributor • Name of the food • Net contents or net weight • Storage directions for perishable foods that spoil easily
OBJECTIVE 6	1, 2, 4, 8, 9, 10
OBJECTIVE 7	1. b 2. e 3. g 4. c
OBJECTIVE 8	1, 2, 3, 4, 7, 9
OBJECTIVE 9	1, 2, 3, 5, 6, 7, 8, 10, 11, 13, 14, 16, 17
OBJECTIVE 10	Refer to answers to Assignment Sheet 1.
OBJECTIVE 11	Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

FOOD: A GLOBAL PERSPECTIVE D III

INTRODUCTION

Food means different things to different people. People who are fortunate and have the money and accessibility to buy the food they want generally take its availability for granted. People who are poor and starving see food as a means of survival.

Looking at food from a global perspective means considering various aspects of food such as its availability and the environmental responsibility of producing and using food products. By being aware of choices and issues relating to food, careful consumers can make educated decisions about the food they eat, as well as decisions that affect the world's food supply and distribution.

UNIT OBJECTIVE

After completing this unit, the student should be able to evaluate the availability and the environmental responsibility of producing and using food products. The student will demonstrate competency by completing the assignment sheet and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with global food issues to their correct definitions.
2. Distinguish among nontraditional grocery shopping alternatives.
3. Select from a list environmentally sound food packaging options.
4. Select from a list ways to conserve world resources in the kitchen.
5. List common kitchen items that are easily recycled.
6. Write ecological solutions for specific environmental problems.
7. Discuss the impact of farming on food supply and technology.
8. Select from a list facts about world hunger.
9. Write an essay about how to solve a problem that affects the world food situation. (Assignment Sheet 1)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss global food issues.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.

DELIVERY

Objective 1

- Prepare a bulletin board display with ideas on how to help save the environment. Use pictures of practical, easy-to-adopt tips. Ask students for other examples that might be added to the display.

  EXAMPLE: The options of using paper, plastic, or cloth shopping bags

- Discuss the terms and definitions that will be used in this unit.

Objective 2

- Students may be interested to know that it is possible in some cases to send shopping lists electronically from home computers or fax machines to grocery stores. Stores that offer this option will fill the order and deliver the groceries to the consumer's home.
- Identify examples of the local shopping alternatives. Ask students to list any other shopping methods not listed in Objective 2. Discuss the resulting lists.

  EXAMPLES: Farmer's market, networking distributor, thrift store

- Whichever shopping alternative one chooses, earth-friendly decisions can be made. Refer students to Activity Sheet 1 for information on earth-friendly shopping.

Objective 3

- Students should be encouraged to be "observant shoppers" and consider packaging choices before purchases are made.

- Keep current on new methods of packaging. Point out to the class that several large companies are conducting ongoing research concerning packaging alternatives.

- Refer students to Supplement 1 for additional information on how to choose the environmentally best packaging alternative.

- Lead a class discussion concerning the reasons for tamper-proof packaging. Point out that legal issues, safety and sanitation concerns, and consumer demands dictate how manufacturers package their products.

- Discuss the process of legislation involved in packaging. Encourage students to write legislators to express their opinions regarding packaging.

Objective 4

- Have each student identify one product that could be altered by the manufacturer to conserve resources in the kitchen. Ask each student to write the company of his or her chosen product and express the concern for the environment and offer an acceptable alternative.

  EXAMPLE: Write a milk company and ask that they sell their milk in paper cartons rather than plastic cartons.

- Refer students to Activity Sheet 2 for additional earth-friendly shopping information.

Objective 5

- Discuss new recycling alternatives, one of which is reverse vending machines. These machines will accept aluminum cans, weigh or count the aluminum deposited, and dispense money or tokens as payment.

- Start a recycling program in the home economics classroom. Discuss with students how quickly the recyclable materials can add up. Profits may be used to benefit the home economics program or may be donated to a world hunger organization.

- Identify local recycling businesses. Encourage students to support these businesses.

Objective 6

- Refer students to Supplement 2 for information on reducing chemical residues on fruits and vegetables.

- Hand out and discuss *Arm and Hammer: A Heritage of Commitment to a Greener Earth.* Discuss the many uses of natural products such as baking soda.

- Discuss with the class how household garbage is only part of the environmental problem. The outside area is also a major environmental concern.

  EXAMPLES: Grass clippings, pesticides

- Refer to *State of the World, The Nontoxic Home*, and *The Healthy Home: An Attic-to-Basement Guide to Toxin-Free Living* for additional teaching resources.

Objective 7

- Invite the school agricultural education instructor or the cooperative extension service agriculture agent to visit the class and discuss food production and new technology in agriculture. Ask the guest speaker to address the environmental benefits of composting.

Objective 8

- Discuss with the class how feelings of hunger are a powerful reminder when a meal is skipped. One's stomach will begin to growl, and side effects such as headaches may result. Ask students to imagine how it would feel to not eat for one day, two days, and then one week. Would it begin to be difficult to concentrate on anything but how to get something to eat? Ask students to discuss how they think it must feel to those who have to do without food on a regular basis.

- Lead a class discussion on what global approaches or personal actions are beneficial in ensuring an adequate food supply for everyone.

- Keep current on statistics concerning world hunger. Have students conduct research to discover what agencies provide state or local hunger information.

- Relate the facts about world hunger to the students personally. For example, when citing that 40,000 people die of starvation and hunger-related diseases every day, compare this number of people to a familiar town with approximately 40,000 people.

- Encourage students to write to the various world hunger organizations to obtain more information on this issue.

- Suggest that the class "adopt" a hungry person through a reputable world hunger organization. The class might want to use the money from a recycling project to earn the money for this service.

APPLICATION

Objective 9

- Have students complete Assignment Sheet 1 to learn more about solving world food problems. Refer to suggested resources and unit references to assist students in locating information on their chosen topics.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate the students on assignment sheet activity if not previously done.

- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Publications

- *Arm and Hammer: A Heritage of Commitment to a Greener Earth*. Princeton, New Jersey: Church and Dwight Company, Inc., n.d.

  NOTE: To order this publication write to Church and Dwight Company, Inc., 469 N. Harrison Street, Princeton, New Jersey 08540, or call Arm and Hammer Customer Relations at 800-524-1328.

- Brown, Lester R. *State of the World*. New York: W.W. Norton and Company, Inc., 1990.
- Dadd, Debra Lynn. *The Nontoxic Home*. Los Angeles, California: Jeremy P. Tarcher, Inc., 1986.
- Hunter, Linda Mason. *The Healthy Home: An Attic-to-Basement Guide to Toxin-Free Living*. Emmaus, Pennsylvania: Rodale Press, 1989.

Additional Resources

- Feed the Children
  Post Office Box 36
  Oklahoma City, Oklahoma 73101-0036
  Phone: 405-942-0228
- United Nations Children's Fund (UNICEF)
  UNICEF House
  3 U.N. Plaza
  New York, New York 10017
  Phone: 212-686-5522

UNIT REFERENCES

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- Rifkin, Jeremy (ed). *The Green Lifestyle Handbook*. New York: Henry Holt and Company, 1990.
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OBJECTIVE 1

Match terms associated with global food issues to their correct definitions.

- **Biodegradable**—Capable of being broken down by natural biological processes
- **Composting**—Process of converting organic material into fertilizer

  NOTE: Nontoxic plant material, soil, and water are the primary ingredients used in composting. Some animal products and by-products, such as egg shells, may also be used.

- **Conservation**—Protecting from loss or depletion; using resources wisely
- **Ecology**—Study of how organisms relate to one another and their environment
- **Malnutrition**—Condition that results when the body does not get the food it needs
- **Organic material**—Animal and plant material
- **Ozone layer**—Naturally occurring, thin shield of gas in the earth's stratosphere that protects earth from the sun's dangerous ultraviolet radiation

  NOTE: The stratosphere is that part of the atmosphere 7 to 15 miles above the earth's surface.

- **Produce**—Farm products
- **Recycle**—To reuse
- **Third World**—Underdeveloped or developing countries

OBJECTIVE 2

Distinguish among nontraditional grocery shopping alternatives.

With today's busy life-styles, many consumers have less time to shop than in the past. Consumers demand fast, one-stop shopping that combines convenience with consumer's buying needs. Many grocery stores are expanding and offering services to accommodate specialty areas, such as delicatessens, floral departments, and on-site bakeries. Innovative supermarket strategies include:

Drive-through market

- Offers 24-hour a day service
- Aims to fill orders in a matter of minutes
- Offers a limited number of items

Food cooperative

- Buys in large quantities and sells to a group of people

  NOTE: A food cooperative may also sell to the public.
- Offers profit-sharing to group members; usually in the form of refunds on purchases
- Offers food purchases based on what the majority wants
- Requires members to devote money and time

Hypermarket

- Carries both supermarket and department store items
- Offers one-stop convenience for food and nonfood items
- Provides vendor rental space to offer services to customers

  EXAMPLES: Shoe shine service, photo developing, movie rental

Organic or "Whole" food market

- Sells organically grown produce
- Sells many whole grain, unrefined, and unprocessed foods
- Employs workers who know where the produce came from and how it was grown
- May charge slightly higher prices than supermarket produce but may balance out the difference in health-care savings

Warehouse club

- Operates on the warehouse store principle
- Requires club membership of its customers

  NOTE: Membership is required to help screen out poor credit risks and potential shoplifters.

Warehouse store

- Offers no added services or "extras"

  EXAMPLES: No individual pricing of items, grocery sacking done by customer

- Sells at very low prices

  NOTE: Buying large volumes contributes to the lower prices.

- Carries a wide variety of merchandise, but a limited number of brand names

OBJECTIVE 3

Select from a list environmentally sound food packaging options.

The bulk of home packaging waste comes from the kitchen and trash associated with food product packaging. It is estimated that one-tenth of the average shopping dollar is spent on packaging! Looked at another way, one out of every ten dollars spent at the grocery store pays for product packaging. The size of the average household is growing smaller, and the trend toward smaller packages and individual serving sizes is increasing. The result? Natural resources are being depleted, and mountains of trash are building.

There are general guidelines consumers can follow when buying groceries to help prevent excessive packaging waste and protect the environment in the process.

NOTE: The packaging industry is the single largest user of plastics today, which has had a devastating impact on the environment. Many chemicals used in producing and processing plastic are highly toxic. And, "post-consumer" plastic trash adds to the nation's litter problem. Less than 1 percent of all plastics are currently recycled.

- Buy food products wrapped in the least amount of packaging possible.
- Buy recyclable/returnable bottles and cans.
- Buy products in concentrated form to cut down on packaging.
- Purchase eggs in cardboard containers, not plastic foam.
- Purchase products packaged in cardboard boxes rather than plastic containers or bags.

  EXAMPLE: Pasta

- Purchase fresh, loose produce. Avoid fruits and vegetables packaged in plastic containers, plastic bags, or plastic wrap.

  EXAMPLES: Carrots, celery

  NOTE: Bring bags from home to bag the produce, or use the paper bags supplied by the store.

- Purchase the largest feasible quantity. Avoid individual serving packages.

  NOTE: One large carton wastes less paper or packaging product than several small, individual ones.

- Purchase breakfast cereals, cookies, and crackers packaged in recycled cardboard boxes.
- Refuse to buy food served in or on polystyrene plastic.

  EXAMPLE: Styrofoam

OBJECTIVE 4

Select from a list ways to conserve world resources in the kitchen.

By substituting environmentally sound kitchen products and practices for unsound ones, each individual can help conserve world resources.

- Avoid products with excessive packaging.
- Buy biodegradable products when given the choice.
- Buy products that can be recycled, and then recycle them. If a product cannot be recycled, reuse it.
- Buy waxed paper instead of plastic wrap.

  NOTE: Waxed paper is biodegradable.
- Disregard plastic and metal bag ties that stores provide for closing produce bags; tie corners closed instead.
- Object to new disposable products before they become established in the marketplace.

  EXAMPLES: Tell the store manager, write the company, do not buy the product
- Take reusable cloth or string bags to the store to carry groceries home; or bring home groceries in the fewest number of bags possible and reuse the bags that are brought home.
- Turn water off when not in use; do not leave the faucet running when doing the dishes.
- Use cloth napkins and dish towels instead of paper ones.
- Use nondisposable cups, plates, dishes, and silverware.

OBJECTIVE 5

List common kitchen items that are easily recycled.

It is estimated that more than 50 percent of the solid waste that goes into landfills could be recycled. However, only about 10 percent is currently being recycled. Many kitchen "trash" items can actually be recycled to save the consumer's money and the earth's resources.

- Aluminum cans, foil, pie plates, and frozen food trays

  NOTE: Aluminum can be recycled an indefinite number of times.

- Glass bottles

  NOTE: Most glass is basically made of white sand, soda, and lime. All portions of glass turned in for recycling are used to make new glass, which uses fewer natural resources than making new glass from raw materials.

- Grocery bags

  NOTE: Consumers can recycle paper bags simply by using them several times.

- Paper and cardboard products

  EXAMPLES: Cereal boxes, cookie boxes

  NOTE: Because of its composition, paper can be recycled only a limited number of times.

- Some plastics

  NOTE: A triangle on the bottom of plastic items indicates the product's recyclability.

OBJECTIVE 6

Write ecological solutions for specific environmental problems.

Everyone can make changes in their life-styles that will make a positive impact on the environment. Many solutions can be applied in the kitchen, and most are unbelievably easy.

PRODUCT	PROBLEM	SOLUTION
Plastic six-pack holders and plastic rings on milk carton lids	Plastic rings snag and loop around the necks and feet of birds and mammals, drowning, strangling, and suffocating wildlife.	Cut open each circle of six-pack holders before tossing them into the garbage; and pick up any six-pack holders laying on the ground, cut open the circles, and properly dispose of them.
High-phosphate detergent	Detergents empty into streams and lakes causing "algae bloom," or fertilizing the algae to the point where it grows out of control. When the algae naturally dies, oxygen is utilized for decay. The oxygen is used up to the point of not leaving oxygen for other plants and marine life. The result is the death of life in lakes and streams.	Use low-phosphate or phosphate-free detergent. Read product labels to identify low-phosphate and phosphate-free detergent. It is also possible to use a little less detergent and reduce the amount of phosphates released into the environment.

PRODUCT	PROBLEM	SOLUTION
Garbage	Waste overload is filling up landfill space.	Separate food waste and other organic material from recyclable materials. Recycle paper, aluminum, glass, and appropriate plastics. Compost all organic material.
Bleached paper products	The chlorine used to bleach paper pulp has been linked to cancer-causing substances and pollution of waterways downstream of paper mills.	Buy the unbleached paper version of products. EXAMPLES: Coffee filters, toilet paper, paper towels
Aerosol sprays	Contributes to air pollution.	Buy non-aerosol sprays and pumps.
Commercial produce	Food may be coated with chemicals sprayed in the fields. This results in human ingestion of chemicals. **NOTE:** Most environmental groups feel these chemicals pose a health risk. Many government agencies believe that levels of pesticides are so low that they do not pose health risks. **CAUTION : Avoid imported foods. They may be sprayed with pesticides that have been banned in the United States and considered unhealthy.**	To avoid any chemical ingestion, buy organic foods. If organic is unavailable, wash produce with a vegetable brush, soap, and water. Peel any produce that is waxed. **NOTE**: Some chemicals used on foods are systemic, which means the chemicals have been absorbed by the plant and cannot be washed off.

OBJECTIVE 7 **Discuss the impact of farming on food supply and technology.**

- American farmers have had a major effect on increasing cropland productivity. The agriculture industry has made an effort to combine the role of modern technology and agriculture in supplying safe and abundant food. Farmers are able to increase crop yields and use less acreage than ever before. The problem for the environment is that crops such as these often require large quantities of synthetic chemicals, and farming practices may contribute to soil erosion and ground water depletion.

  NOTE: Many people in the agriculture industry are making conscious efforts to follow the most environmentally safe farming practices.

- Scientists are working on various methods of farming designed to increase food production worldwide. Underdeveloped countries need to expand their food production ability to become more self-sufficient. In underdeveloped countries, the population is expected to double over the next twenty years. Alternate food production methods and advances in crop production are a must.

- Through **hydroponics**, scientists are able to grow plants indoors in nutrient-rich water instead of soil. Plants can be grown year round in hydroponic greenhouses. **Aquaculture** involves the cultivation of fish in an enclosed tank, pond, lake, or reservoir. The fish provide a nutritious, protein-rich food source. Through **genetic engineering**, scientists alter genetic material to produce stronger species of plants that are more disease-resistant.

  NOTE: There is debate over the safety and ecological consequences of plant and animal genetic engineering.

OBJECTIVE 8

Select from a list facts about world hunger.

Nutrition is the study of how the body uses the food it eats. Malnutrition results when the body does not get the food it needs. It is hard to believe that there are people hungry and starving. However, world hunger does exist, and it is a major economic and political problem. Each person must be a participant in the search for answers to the food issues that face the world today. Each person's food choices can and *do* make a difference.

FACTS ABOUT WORLD HUNGER

- Experts estimate that one third of the world's population goes to bed hungry each night; that figure is more than one billion people.

  NOTE: It is estimated that there are 20 million hungry people in the United States.

- Every day, an estimated 40,000 people die of starvation and hunger-related diseases.

- The world food supply is distributed unevenly; the countries that need food often cannot get the food. In many cases, either food transportation is unavailable or the people in need cannot afford to buy the food.

- International politics keep some countries from selling food to those people who are in need.

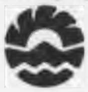
- Many common diseases in underdeveloped countries are the direct result of nutritional deficiencies.

  EXAMPLES: Kwashiorkor is a protein deficiency disease characterized by discolored skin, body sores, a bulging stomach, and listlessness. Rickets is caused by a vitamin D deficiency and is characterized by bowed legs.

- The biggest problem behind world hunger is not a lack of ability to solve the problem, but a lack of time and effort dedicated to the solution.

CHOOSE THE ENVIRONMENTALLY BEST PACKAGE

When one goes shopping, if all other considerations are the same, it is best to choose the product with the least amount of packaging. The following list provides information on choosing kitchen product packaging that causes the least harm to the environment.

Packaging	Recycled	Recyclable	Comments
Cellophane	No	No	Biodegradable You may see the following symbol on packaging 
Paper Egg Cartons	Yes	Yes	
Glass Bottles	Yes	Yes	
Aluminum Cans	Yes	Yes	
Polythylene terephthalate (PET) Plastic	No	Yes	Look for recycling symbol on container ♳
High-Density Polyethylene (HDPE) Plastic (milk, juice, and detergent jugs)	No	Yes	Look for recycling symbol on container ♴
Paperboard -White	No	Yes	

Packaging	Recycled	Recyclable	Comments
Paperboard -Brown	Yes	Yes	
Tin Cans	No	Yes	
Squeezable Plastic Containers	No	No	Made from several types of plastics that cannot be separated during recycling.
Combination Plastic/Foil (example: juice boxes)	No	No	Components can't be separated during recycling.
Paper/Foil Containers (pet food pouches)	No	No	Components can't be separated during recycling.
"Waxed" Cardboard (example: milk and juice containers)	No	No	"Wax" is now HDPE plastic, and cannot be separated from cardboard for recycling.
Foam Egg Cartons	No	No	May contain CFCs

Information from *The Green Pages: Your Everyday Shopping Guide to Environmentally Safe Products* by Steven J. Bennett. Copyright © 1990 by S. J. Bennett and Company, Inc. Reprinted by permission of Random House, Inc.

REDUCING CHEMICAL RESIDUES FROM FRUITS AND VEGETABLES

Some people are concerned with food residues, such as pesticides or herbicides, which are sprayed onto food produce before it goes to the marketplace. For those people who want to reduce residues, the following information will be useful.

WASHING CHEMICAL RESIDUE FROM PRODUCE

1. Choose a glass bowl that you will use just for this job. Glass is suggested because it cleans well. Plastic will get gummy. An alternative is to stop your sink and fill it with water. The only problem with the sink option is that you will have to scrub your sink after each cleaning.

2. Buy a good vegetable scrub brush. Natural bristle vegetable brushes are available at your health food store or by mail order.

3. Pesticides and waxes are oily and require soap for removal. Put a teaspoon or so of vegetable-oil based liquid soap into the bowl with cool water. Stir until suds form.

4. Soak the fruit and vegetables in the soapy water for ten or fifteen minutes. Using the vegetable brush, scrub the produce (only where scrubbing is appropriate - skip your lettuce!) while holding the fruit under running water. Rinse everything well, and set on a rack to dry. Wash the bowl or sink completely.

5. Make sure you have a good, workable vegetable peeler. Unless organic, produce that has been waxed should be peeled whenever possible.

CLEANING ORGANIC PRODUCE

(Salt, Vinegar, Water Method)

If you are fortunate enough to be able to buy organic produce, you may be faced with some bugs in it. Fill a bowl or sink with water and add a teaspoon or so of salt or vinegar. To flush out bugs, add the produce and let soak for a few minutes. The bugs will die and float off the produce.

Information from *Clean and Green*, 1990. Used with permission of Ceres Press.

NAME ______________________________

SHOPPING FOR THE ENVIRONMENT

DIRECTIONS

For each item on the following shopping list, write the letter of the choice that is best for the environment.

____ 1. **Laundry detergent:** a) one 32-ounce box of concentrated low-phosphate or phosphate-free powder detergent; b) one 16-ounce plastic container of liquid detergent; c) two 16-ounce boxes of powder detergent.

____ 2. **Corn:** a) one 16-ounce bag of frozen corn; b) 1 pound of fresh corn on the cob; c) one 16-ounce can of creamed corn.

____ 3. **Fruit juice:** a) one 32-ounce glass container; b) four 8-ounce cans; c) one four-pack of individual servings.

____ 4. **Kitchen napkins:** a) one package of 300 paper napkins; b) cloth napkins; c) two packages of 150 paper napkins.

____ 5. **Blueberries:** a) two 4-ounce cans; b) one quart fresh blueberries; c) one 8-ounce bag of frozen blueberries.

____ 6. **Popcorn:** a) one 16-ounce glass jar; b) package of six individually wrapped microwave popcorn; c) two 8-ounce plastic bags of popcorn.

____ 7. **Rice:** a) two 16-ounce plastic bags; b) five pounds of bulk rice; c) one 12-ounce box.

____ 8. **Chicken:** a) one whole chicken; b) two 8-ounce cans of chunk chicken; c) two packages of chicken pieces.

Earth Science Skills

- Investigate conservation of living resources
- Investigate issues of environmental impact
- Apply science principles of environmental issues

Functional Social Studies Skills

- Analyze conservation/ecology issues

Language Skills

- Use correct spelling

Functional Reading Skills

- Use content area vocabulary

NAME ______________________________

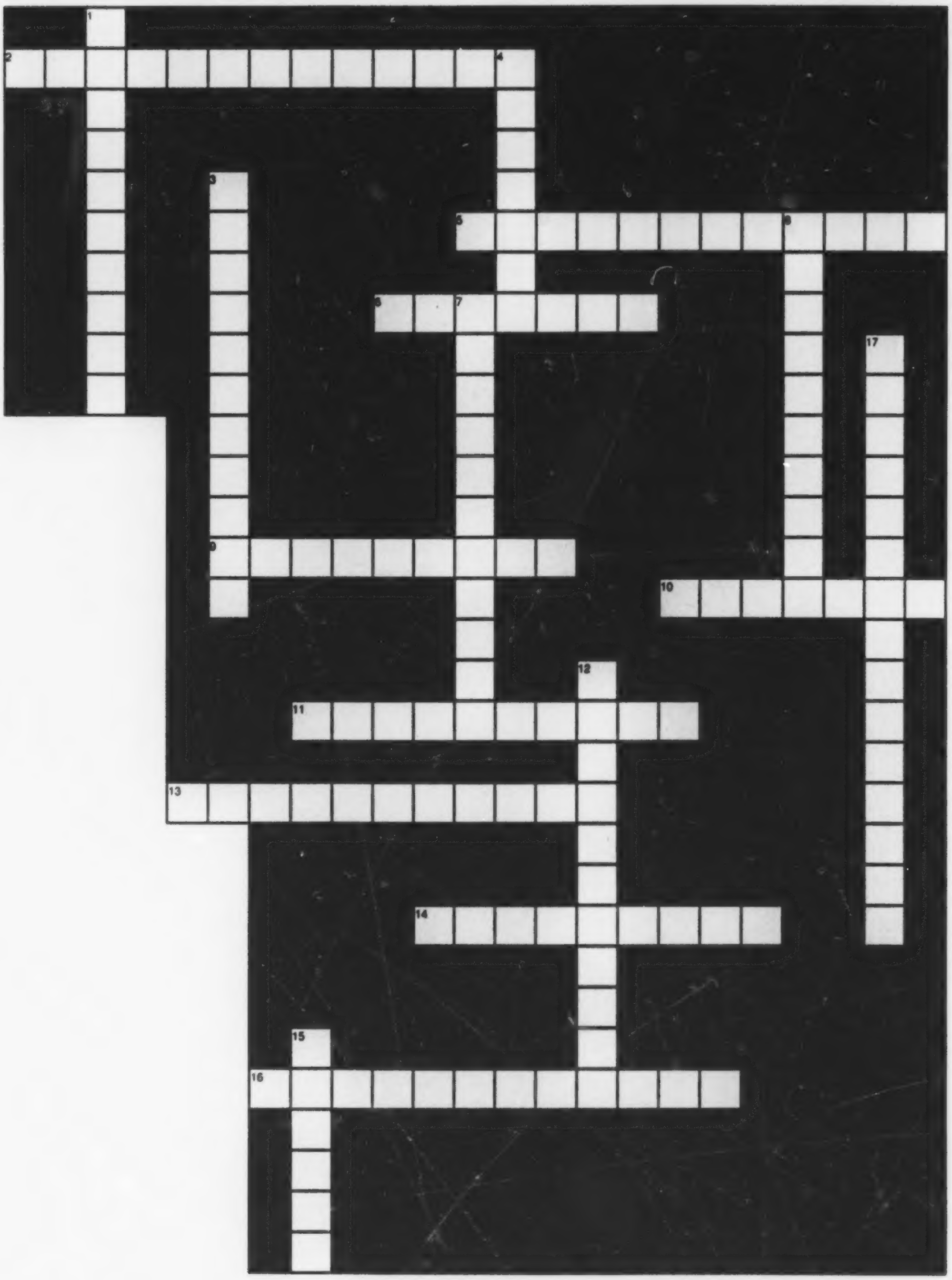
SHOPPING FOR THE ENVIRONMENT CROSSWORD

DOWN

1. Process of converting organic material into fertilizer
3. Through ________________, scientists are able to grow plants indoors in nutrient-rich water instead of soil.
4. Study of how organisms relate to one another and their environment
7. A food ________________ offers profit-sharing to group members; usually in the form of refunds on purchases.
8. Underdeveloped or developing countries
12. Carries both supermarket and department store items
15. A drive-through __________ offers 24-hour a day service and aims to fill orders in a matter of minutes.
17. Animal and plant material

ACROSS

2. Capable of being broken down by natural biological processes
5. Protecting from loss or depletion; using resources wisely
6. To reuse
9. Purchase eggs in _________ containers, not plastic foam.
10. Farm products
11. Naturally occurring, thin shield of gas in the earth's stratosphere that protects earth from the sun's dangerous ultraviolet radiation
13. ____________ involves the cultivation of fish in an enclosed tank, pond, lake, or reservoir.
14. Buy products in concentrated form to cut down on ________ .
16. Condition that results when the body does not get the food it needs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ACTIVITY SHEET 2 - Foundations for Living II
D III - 27

ACTIVITY ANSWERS

FOOD: A GLOBAL PERSPECTIVE

D III

ACTIVITY SHEET 1

1. a
2. b
3. a
4. b
5. b
6. a
7. b
8. a

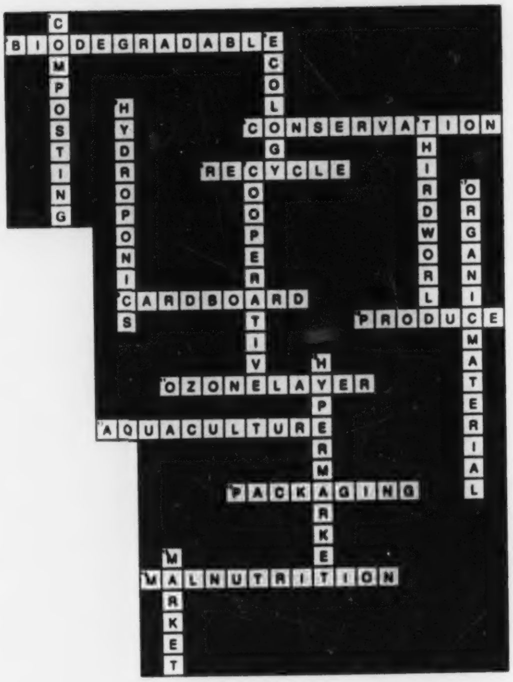
ACTIVITY SHEET 2

DOWN

1. COMPOSTING
3. HYDROPONICS
4. ECOLOGY
7. COOPERATIVE
8. THIRD WORLD
12. HYPERMARKET
15. MARKET
17. ORGANIC MATERIAL

ACROSS

2. BIODEGRADABLE
5. CONSERVATION
6. RECYCLE
9. CARDBOARD
10. PRODUCE
11. OZONE LAYER
13. AQUACULTURE
14. PACKAGING
16. MALNUTRITION


COMPOSTING
BIODEGRADABLE
ECOLOGY
HYDROPONICS
CONSERVATION
THIRDWORLD
RECYCLE
ORGANICMATERIAL
COOPERATIVE
CARDBOARD
PRODUCE
HYPERMARKET
OZONELAYER
AQUACULTURE
PACKAGING
MARKET
MALNUTRITION

ASSIGNMENT SHEET 1

FOOD: A GLOBAL PERSPECTIVE

D III

NAME ______________________________ SCORE ________

OBJECTIVE 9

Write an essay about how to solve a problem that affects the world food situation.

INTRODUCTION

Problem-solving is an important skill. It requires that an individual know how to identify a problem, research the causes of the problem, and then use creative thinking and research to determine how the problem might be solved.

DIRECTIONS

Write an essay about how to solve a problem that affects the world food situation. Use the information sheets, library resources, environmental experts, and/or other resource people to help you complete the assignment. Write the essay on your own paper.

NOTE: Correct spelling and grammar will be evaluated as part of the assignment score.

- Transfer knowledge to new situations
- Predict outcomes
- Draw conclusions

Language Skills

- Use correct grammar
- Use correct spelling
- Use correct punctuation

Composition Skills

- Compose essays

Reading Comprehension Skills

- Gain factual information

Research and Reference Skills

- Select useful resources
- Find materials in library

ASSIGNMENT SHEET 1

Students' answers will vary. Each essay should clearly identify a problem that affects the world food situation and should show evidence that the student researched the problem and thought about how it might be solved. Correct spelling and grammar should be evaluated as part of the assignment score.

WRITTEN TEST

FOOD: A GLOBAL PERSPECTIVE

D III

OBJECTIVE 1

Match terms associated with global food issues to their correct definitions. Write the correct letters in the blanks.

____ 1. Animal and plant material

____ 2. Capable of being broken down by natural biological processes

____ 3. Condition that results when the body does not get the food it needs

____ 4. Farm products

____ 5. Naturally occurring, thin shield of gas in the earth's stratosphere that protects earth from the sun's dangerous ultraviolet radiation

____ 6. Process of converting organic material into fertilizer

____ 7. Protecting from loss or depletion; using resources wisely

____ 8. Study of how organisms relate to one another and their environment

____ 9. To reuse

___ 10. Underdeveloped or developing countries

a. Biodegradable

b. Compacting

c. Composting

d. Conservation

e. Ecology

f. Malnutrition

g. Nontoxic

h. Organic material

i. Original material

j. Ozone layer

k. Preservation

l. Produce

m. Recycle

n. Secondary World

o. Third World

OBJECTIVE 2

Distinguish among nontraditional grocery shopping alternatives. Write the correct letters in the blanks.

____1. Offers profit-sharing to group members; usually in the form of refunds on purchases

____2. Aims to fill orders in a matter of minutes

____3. Operates on the warehouse store principle

____4. Carries both supermarket and department store items

____5. Carries a wide variety of merchandise, but a limited number of brand names

____6. Employs workers who know where the produce came from and how it was grown

____7. May charge slightly higher prices than supermarket produce but may balance out the difference in health-care savings

____8. Offers one-stop convenience for food and nonfood items

____9. Offers no added services or "extras"

____10. Offers food purchases based on what the majority wants

____11. Offers 24-hour a day service

____12. Offers a limited number of items

____13. Provides vendor rental space to offer services to customers

____14. Requires club membership of its customers

____15. Requires members to devote money and time

____16. Sells many whole grain, unrefined, and unprocessed foods

____17. Sells at very low prices

____18. Sells organically grown produce

____19. Buys in large quantities and sells to a group of people

a. Drive-through market

b. Food cooperative

c. Hypermarket

d. Organic or "Whole" food market

e. Warehouse club

f. Warehouse store

OBJECTIVE 3

Select from the following list environmentally sound food packaging options. Write an "X" in the blank before each correct answer.

____ 1. Avoid breakfast cereals, cookies, and crackers packaged in recycled cardboard boxes.

____ 2. Buy recyclable/returnable bottles and cans.

____ 3. Buy food products wrapped in the least amount of packaging possible.

____ 4. Buy products in concentrated form to cut down on packaging.

____ 5. Buy products wrapped in the heaviest weight of plastic.

____ 6. Purchase products in liquid form instead of powdered and packaged in boxes.

____ 7. Purchase eggs in cardboard containers, not plastic foam.

____ 8. Purchase products packaged in cardboard boxes rather than plastic containers or bags.

____ 9. Purchase single-serving size packages.

____ 10. Purchase the largest feasible quantity. Avoid individual serving packages.

____ 11. Purchase breakfast cereals, cookies, and crackers packaged in recycled cardboard boxes.

____ 12. Purchase frozen produce, packaged in plastic bags.

____ 13. Purchase eggs packaged in plastic foam containers.

____ 14. Purchase fresh, loose produce. Avoid fruits and vegetables packaged in plastic containers, plastic bags, or plastic wrap.

____ 15. Refuse to buy food served in or on polystyrene plastic.

OBJECTIVE 4

Select from the following list ways to conserve world resources in the kitchen. Write an "X" in the blank before each correct answer.

____ 1. Avoid products with excessive packaging.

____ 2. Buy biodegradable products when given the choice.

____ 3. Buy new disposable products when they first come on the market before they become established in the marketplace.

____ 4. Buy products that can be recycled, and then recycle them. If a product cannot be recycled, reuse it.

____ 5. Buy plastic wrap instead of waxed paper.

____ 6. Buy waxed paper instead of plastic wrap.

____ 7. Disregard plastic and metal bag ties that stores provide for closing produce bags; tie corners closed instead.

____ 8. Leave the water faucet running slowly when doing the dishes.

____ 9. Object to new disposable products before they become established in the marketplace.

____ 10. Take reusable cloth or string bags to the store to carry groceries home; or bring home groceries in the fewest number of bags possible and reuse the bags that are brought home.

____ 11. Turn water off when not in use; do not leave the faucet running when doing the dishes.

____ 12. Use nondisposable cups, plates, dishes, and silverware.

____ 13. Use cloth napkins and dish towels instead of paper ones.

____ 14. Use disposable cups, plates, dishes, and silverware whenever possible.

OBJECTIVE 5

List five common kitchen items that are easily recycled.

____

____

____

____

____

OBJECTIVE 6 | **Write ecological solutions for specific environmental problems.** Write the correct solution to each problem in the blanks.

PRODUCT	PROBLEM	SOLUTION
1. Plastic six-pack holders and plastic rings on milk carton lids	Plastic rings snag and loop around the necks and feet of birds and mammals, drowning, strangling, and suffocating wildlife.	
2. High-phosphate detergent	Detergents empty into streams and lakes causing "algae bloom," or fertilizing the algae to the point where it grows out of control. When the algae naturally dies, oxygen is utilized for decay. The oxygen is used up to the point of not leaving oxygen for other plants and marine life. The result is the death of life in lakes and streams.	
3. Garbage	Waste overload is filling up landfill space.	
4. Bleached paper products	The chlorine used to bleach paper pulp has been linked to cancer-causing substances and pollution of waterways downstream of paper mills.	
5. Aerosol sprays	Contributes to air pollution.	
6. Commercial produce	Food may be coated with chemicals sprayed in the fields. This results in human ingestion of chemicals.	

OBJECTIVE 7 Discuss the impact of farming on food supply and technology.

OBJECTIVE 8 **Select from the following list facts about world hunger.** Write a "T" in the blank if the statement is true or an "F" in the blank if the statement is false.

____1. Every day, an estimated 40,000 people die of starvation and hunger-related diseases.

____2. Experts estimate that one third of the world's population goes to bed hungry each night; that figure is more than one billion people.

____3. Few diseases common in underdeveloped countries are the direct result of nutritional deficiencies.

____4. International politics keep some countries from selling food to those people who are in need.

____5. It is estimated that one tenth of the world's population goes to bed hungry each night.

____6. It is estimated 5,000 people die of starvation and hunger-related diseases each day.

____7. Many common diseases in underdeveloped countries are the direct result of nutritional deficiencies.

____8. The main problem behind world hunger is not a lack of time and effort dedicated to the solution, but a lack of ability to solve the problem.

____9. The world food supply is distributed fairly evenly; the problem is that people in underdeveloped countries do not know how to cook the food they have.

____10. The biggest problem behind world hunger is not a lack of ability to solve the problem, but a lack of time and effort dedicated to the solution.

____11. The world food supply is distributed unevenly; the countries that need food often cannot get the food. In many cases, either food transportation is unavailable or the people in need cannot afford to buy the food.

NOTICE The following assignment sheet is not part of the written test. If this assignment has not been completed, check with the instructor.

OBJECTIVE 9 **Write an essay about how to solve a problem that affects the world food situation.**

SCORE _______

WRITTEN TEST ANSWERS

FOOD: A GLOBAL PERSPECTIVE D III

OBJECTIVE 1

1. h
2. a
3. f
4. l
5. j
6. c
7. d
8. e
9. m
10. o

OBJECTIVE 2

1. b
2. a
3. e
4. c
5. f
6. d
7. d
8. c
9. f
10. b
11. a
12. a
13. c
14. e
15. b
16. d
17. f
18. d
19. b

OBJECTIVE 3

2, 3, 4, 7, 8, 10, 11, 14, 15

OBJECTIVE 4

1, 2, 4, 6, 7, 9, 10, 11, 12, 13

OBJECTIVE 5

List should include all of the following in any order:

- Aluminum cans, foil, pie plates, and frozen food trays
- Glass bottles
- Grocery bags
- Paper and cardboard products
- Some plastics

OBJECTIVE 6

1. Cut open each circle of six-pack holders before tossing them into the garbage; and pick up any six-pack holders laying on the ground, cut open the circles, and properly dispose of them.
2. Use low-phosphate or phosphate-free detergent. Read product labels to identify low-phosphate and phosphate-free detergent. It is also possible to use a little less detergent and reduce the amount of phosphates released into the environment.
3. Separate food waste and other organic material from recyclable materials. Recycle paper, aluminum, glass, and appropriate plastics. Compost all organic material.
4. Buy the unbleached paper version of products.
5. Buy non-aerosol sprays and pumps.
6. To avoid any chemical ingestion, buy organic foods. If organic is unavailable, wash produce with a vegetable brush, soap, and water. Peel any produce that is waxed.

OBJECTIVE 7

Discussion should include the following information:

- American farmers have had a major effect on increasing cropland productivity. The agriculture industry has made an effort to combine the role of modern technology and agriculture in supplying safe and abundant food. Farmers are able to increase crop yields and use less acreage than ever before. The problem for the environment is that crops such as these often require large quantities of synthetic chemicals, and farming practices may contribute to soil erosion and ground water depletion.

- Scientists are working on various methods of farming designed to increase food production worldwide. Underdeveloped countries need to expand their food production ability to become more self-sufficient. In underdeveloped countries, the population is expected to double over the next twenty years. Alternate food production methods and advances in crop production are a must.

- Through **hydroponics**, scientists are able to grow plants indoors in nutrient-rich water instead of soil. Plants can be grown year round in hydroponic greenhouses. **Aquaculture** involves the cultivation of fish in an enclosed tank, pond, lake, or reservoir. The fish provide a nutritious, protein-rich food source. Through **genetic engineering**, scientists alter genetic material to produce stronger species of plants that are more disease-resistant.

OBJECTIVE 8

1. T
2. T
3. F
4. T
5. F
6. F
7. T
8. F
9. F
10. T
11. T

OBJECTIVE 9

Refer to answers to Assignment Sheet 1.

OBJECTIVE SHEET

DEVELOPMENTAL PATTERNS OF PRESCHOOL-AGE CHILDREN

E I

INTRODUCTION

The preschool period of a child's life is an exciting time filled with many new accomplishments. Preschool-age children experience various emotional, intellectual, physical, and social developmental changes. For example, preschoolers are not only experiencing different emotions, but are now expected to control many of these feelings. Preschoolers' intellectual abilities are greatly expanded during these years, and language skills are increased dramatically. Physically, preschoolers are beginning to have more mature appearances and are constantly improving large and small motor skills. Socially, preschoolers are becoming more aware of the rights of others, while they continue to learn more about themselves. Learning about the development of preschool-age children will enable a person to better understand his or her childhood; foster an awareness of the responsibilities of parenting; and provide the knowledge to create an environment that helps meet a child's individual developmental needs.

UNIT OBJECTIVE

After completing this unit, the student should be able to describe the development of preschool-age children. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with the development of preschool-age children to their correct definitions.
2. List reasons why it is important to study children.
3. Match areas of child development with their correct descriptions.
4. Discuss principles of child development.
5. Select from a list developmental tasks of preschool-age children.
6. Complete a chart on emotional, intellectual, and social characteristics of preschool-age children.
7. Name the areas of physical development in which changes occur during the preschool-age years.
8. List kindergarten readiness assessments.

9. Interview the parent(s) of a preschool-age child. (Assignment Sheet 1)
10. Observe a preschool-age child. (Assignment Sheet 2)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss the development of preschool-age children.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all computer and audiovisual equipment that will be needed.
- Contact child care facilities to make arrangements for student observations of preschoolers. Explain to caregivers that students will be requesting general and specific information on the children they will be observing.

DELIVERY

Objective 1

- Discuss the terms and definitions that will be used in this unit.
- View *Your Child's Growth and Development* to introduce this unit. This video emphasizes the individualities of children and discusses ways to foster a child's independence.
- Have each student bring to class a preschool-age picture of himself or herself. Use the pictures to create a class bulletin board to help focus a discussion on the ways the students have grown and developed since their preschool years.
- Have students assist in a preschool classroom to orient them to the world of preschoolers. Discuss students' experiences in class.

  NOTE: Make assignment so that students can assist in a preschool classroom at least two weeks before beginning the unit.

- Have students complete Assignment Sheet 1, "Interviewing the Parent(s) of a Preschool-Age Child," to help them gain an understanding of the unique characteristics of children and the roles the parents play in their children's development.

- Have students discover what they were like as preschoolers by interviewing their own parents.

Objective 2

- Have each student write a brief paragraph describing an event in his or her childhood and explaining how this event has influenced his or her life.

  EXAMPLE: Falling down the last two steps of an escalator has caused a fear of escalators in adolescence.

- Use *All I Really Need to Know I Learned in Kindergarten* as an additional resource when discussing the influence the childhood years have on later life.

- Lead a class discussion concerning the importance of studying children. To focus the discussion, ask each student to give one personal goal for this unit of study. Compose a class list and write these goals on the chalkboard.

- Have students generate lists of careers involving children. Instruct each student to select one child-related career to research. Have students prepare brief reports describing the duties involved in the different careers and the educational requirements. Ask students to include explanations of why particular careers interest them.

- Ask each student to give three examples of situations where he or she displayed a concern for a child's well-being.

Objective 3

- Videotape three-, four-, and five-year-old children and have students identify and discuss the developmental areas evidenced in the tape.

- Have students use *The Child Development Series: Preschool*, a computer software package which addresses the physical, intellectual, social, and emotional development of preschoolers. The program emphasizes Piaget's theory of cognitive development, language development, self-concept, and sex role development.

- Invite a panel of resource people such as a doctor, child psychologist, guidance counselor, preschool teacher, kindergarten teacher, and parent to discuss characteristics and developmental areas of three-, four-, and five-year-old children. Ask the panel to focus its discussion on such topics as sleep requirements, nutritional needs, discipline, guidance, intellectual stimulation, common illnesses and diseases, and appropriate toys.

Objective 4

- Have students research developmental theories of psychologists such as Erik Erickson, Jean Piaget, Arnold Gesell, Albert Bandura, B. F. Skinner, Abraham Maslow, Sigmund Freud, and Lawrence Kohlberg. Have students prepare written reports and discuss their findings in class.

- Emphasize that the developmental areas are interrelated. Point out that the lack of normal development in one area will influence the other areas as well. To reinforce this point, discuss the possible effects of receiving inadequate nutrition during the preschool years. Discuss how the lack of good health and physical development impacts all other developmental areas.

- Discuss the differences between heredity and environment. Ask students to generate lists of outside influences that play roles in children's development.

  EXAMPLES: Television, relationships with others, diet, culture

- Use *Parents, Children, and Television* as a reference for discussing the positive and negative influences of television upon a child's development.

Objective 5

- Use *Beyond the Beginning...Early Childhood*, which is a three-diskette software package featuring developmental task charts and exercises that allow students to estimate the ages of children performing certain tasks.

- Have students research and discuss how various cultures and societies differ in their expectations of children.

- Discuss ways caregivers can avoid sex role stereotyping in preschoolers.

- Use *First Steps Toward Reading* as a teaching resource for discussing how to prepare children for the task of learning to read.

Objective 6

- Have students create a collage of "The Many Faces of Children" portraying preschoolers in various emotional states.

- Have students discuss how they would handle situations when a preschooler is irritable, bossy, impatient, or aggressive.

- Ask each student to list at least ten ways to express praise to a child. Combine the students' lists into a class list. Display the words of praise on a bulletin board.

  EXAMPLES: Saying "Great job," "Fantastic," "You are fun," "Good for you," "Hurray," "Outstanding," "Terrific," "Sensational," "Spectacular," and/or "I'm proud of you"; giving a hug, kiss, or smile

- Refer students to Handout 1, which provides tips for promoting a child's self-esteem.

- Hand out and discuss *Children and Stress*, which provides information about the causes and signs of stress, and how to help children deal effectively with stress.

- Ask each student to observe a preschooler for a few hours a day for three days. Instruct the students to record the emotions expressed by the preschoolers. Each student needs to record the approximate age of the child, the manner in which the emotion was expressed, and the reasons why the emotion was expressed.

- Have the students watch children's television programs such as "Sesame Street" and "Mr. Roger's Neighborhood" and write a short paragraph on the intellectual skills taught on these types of programs.

- Tape conversations of three-, four-, and five-year-old children. Have students compare and contrast the language development of the children. Tell students to focus on the children's use of sound substitutions, concepts, grammar, and complex sentences.

- Invite a preschool teacher to visit the class and discuss the ways intellectual development is incorporated into the preschool curriculum. Ask the speaker to describe the use of stories, games, arts and crafts, and music to stimulate learning.

- Lead a discussion about administering IQ tests to children. Focus the discussion on the advantages and disadvantages of the different tests.

- Ask students to list five everyday experiences that would foster intellectual development in a preschooler.

  EXAMPLES: Car trips, nature walks, shopping, cooking, bathing

- Hand out and discuss *Children and Books*, which provides partial lists of books that will help preschoolers learn more about the world. Discuss how books are useful tools for all the developmental areas.

- Have students research different types of play.

  EXAMPLES: Parallel play, cooperative play, dramatic play, fantasy play, symbolic play

- Have students discuss ways they liked to play when they were preschool-age children.

- Have students conduct research to learn what toys preschoolers consider most interesting.

  EXAMPLES: Dolls, balls, tricycles, rocking horses, adult-like tools and appliances, wading pools, stuffed toys

- Lead a discussion concerning the importance of discipline in social situations. Use *Responses to Misbehavior* as a teaching resource for discussing effective methods of discipline.

- Ask students to list the ethics children learn in the process of interacting with others.

  EXAMPLES: Honesty, respect, manners, sportsmanship

- Discuss the importance of parents and caregivers serving as role models for a child's social development.

Objective 7

- Have students collect pictures of children's clothing designed for ease of dressing. Instruct students to list the clothing characteristics they consider to be important.

- Based on the information provided in Objective 7, have the students calculate the average heights and weights of four- and five-year-old children.

- Lead a discussion concerning the advantages and disadvantages of establishing routines for children.

- Invite parents and their preschool-age children to visit the class to show the developmental process in action. Ask the children to demonstrate age-appropriate tasks. Invite parents and children of different ages so the age distinctions can be seen clearly. Before the presentation, discuss with the parents the tasks the children will demonstrate.

- Have students use magazines to cut out pictures illustrating preschoolers' physical abilities. Instruct students to place the pictures on poster boards and label the pictures as either large or small motor skills, depending on the skills depicted.

Objective 8

- Explain to the students that even though children may be old enough to attend kindergarten, they may not be socially, emotionally, physically, or intellectually ready for kindergarten. Emphasize to the students that there are distinct differences in children based on their heredity and environment. Because of these differences, some children will be ready for kindergarten when others are not.

- Hand out and discuss *When Your Child Starts School*, which includes pointers to help parents prepare a child for beginning school.

- Invite a kindergarten teacher to visit the class and discuss the learning goals he or she has for the kindergarten students. Ask the speaker to point out the major concepts that a kindergartner should know and the skills that he or she should possess prior to beginning school.

- Lead a discussion concerning tests available to screen for kindergarten readiness. Point out that testing practices and policies vary among school districts.

  EXAMPLES: Peabody Picture Vocabulary Test (PPVT-R), Preschool Language Scale (PLS), Developmental Test of Visual-Motor Integration, Draw-A-Person, Motor Activity Scale, Gesell

  NOTE: Tests may be used to determine a child's developmental level, to help teachers prepare to teach the child, or to determine if a child is ready to enter kindergarten. School districts will vary as to the purpose of the tests.

- Invite a kindergarten or first grade teacher who screens children before they enter kindergarten to visit the class and demonstrate how the kindergarten readiness assessments are administered. Ask the speaker to discuss how the assessment results are analyzed.

APPLICATION

Objective 9

- If not completed earlier, use Assignment Sheet 1 to provide students opportunities to interview parents of preschool-age children.

Objective 10

- Review observation guidelines presented in Supplement 1. Point out the significance of keeping all observation notes and evaluations confidential.
- For practice, have each student write three goals for observation. Review the responses individually.
- Use Assignment Sheet 2 to provide students experiences in observing preschool-age children. Refer students to Supplement 1 for assistance in completing this assignment.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.

- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Material

- *Your Child's Growth and Development*

  NOTE: Ordering information for this videotape may be obtained from Professional Research, Inc., 930 Pitner, Evanston, Illinois 60202, phone 800-421-2363.

Computer Software

- *Beyond the Beginning...Early Childhood*

  NOTE: Ordering and cost information for this software package may be obtained from Orange Juice Software, 338 South Arch Avenue, New Richmond, Wisconsin 54017, phone 715-246-3588.

- *The Child Development Series: Preschool*

  NOTE: This software tutorial program is available in Apple and IBM format. Ordering and cost information may be obtained from Micro-Learningware, Route 1, Post Office Box 162, Amboy, Minnesota 56010, phone 507-674-3705.

Publications

- *First Steps Toward Reading.* Alexandria, Virginia: Time-Life Books Inc., 1987.

  NOTE: Ordering and cost information for this book may be obtained from Time-Life Books Customer Service, 1450 East Parham Road, Richmond, Virginia 23280, phone 800-621-7026.

- Fulghum, Robert. *All I Really Need to Know I Learned in Kindergarten.* New York: Villard Books, a division of Random House, Inc., 1988.

  NOTE: Ordering and cost information for this book may be obtained from Random House, 400 Hahn Road, Westminster, Maryland 21157, phone 800-733-3000.

- Fulton, Arlene M. *Helping Children Cope: Children and Books.* Home Economics Fact Sheet No. T-2371. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Fulton, Arlene M. *Helping Children Cope: Children and Stress.* Home Economics Fact Sheet No. T-2370. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Wilson, Elaine. *Parents, Children, and Television.* Home Economics Fact Sheet No. T-2333. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.

- Wilson, Elaine. *Discipline for Young Children Series: Responses to Misbehavior.* Home Economics Fact Sheet No. T-2327. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Wilson, Elaine. *When Your Child Starts School.* Home Economics Fact Sheet No. T-2332. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

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- Mawhinney, Thomas V. and Corlice J. Petersen. *Child Development: Parenting and Teaching.* Cincinnati, Ohio: South-Western Publishing Company, 1986.
- Westlake, Helen Gum and Donald G. Westlake. *Child Development and Parenting.* Saint Paul, Minnesota: EMC Publishing, 1990.
- Wilson, Elaine. *Agenda of Growth: Three to Four Years.* Home Economics Fact Sheet No. T-2335. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.
- *Your Growing Child.* Alexandria, Virginia: Time-Life Books Inc., 1987.

TIPS ON PROMOTING SELF-ESTEEM

A child's advances in all developmental areas are influenced, to a large extent, by feelings of self-esteem. It is important for people who have any contact with children to know how to foster positive self-esteem in children. Tips on promoting self-esteem in children include the following:

- **Accept that it is normal to have disappointments in life.** The effects of personal disappointments on an adult will serve as a model for the child.
- **Encourage decision making.** Children need to practice making decisions, and they need to feel successful about the choices they make.
- **Follow the child's lead.** Let the child initiate some activities. Let the child know when he or she has come up with a good idea.
- **Give the child responsibilities.** Responsibilities can be simple tasks such as helping clear the table. This approach communicates that a child's help is needed and wanted.
- **Praise positive behaviors.** When a child accomplishes something, creates something, shares something, or shows consideration for others, reward that behavior with consistent but moderate praise.
- **Separate the child from the failure.** Everyone fails at something in life. Remind the child of what he or she does well.
- **Show affection.** Through words and gestures, show children they are important.

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INFORMATION SHEET

DEVELOPMENTAL PATTERNS OF PRESCHOOL-AGE CHILDREN

E I

OBJECTIVE 1

Match terms associated with the development of preschool-age children to their correct definitions.

- **Child development**—Study of the ways children learn and grow
- **Cooperative play**—Children's play that includes involvement and cooperation in the same activity
- **Hygiene**—Practice of maintaining good health
- **Intelligence**—Capacity to learn
- **Large motor skills**—Skills that use the large muscles of the back, legs, shoulders, and arms

  EXAMPLES: Walking, running, throwing balls, riding tricycles
- **Objective**—Use of facts instead of opinions or feelings to describe something
- **Observation**—The act of watching, listening, recording, and evaluating behavior to meet specific goals
- **Pincer grasp**—The skill of holding objects with the thumb and index finger
- **Preschool-age**—Three-, four-, and five-year-old children
- **Readiness**—Specific level of maturation necessary to achieve higher learning
- **Small motor skills**—Skills that use the finer muscles of the wrists, fingers, and ankles

  EXAMPLES: Building with blocks, holding forks and spoons, cutting with scissors, drawing pictures
- **Symbolic play**—Children's play that involves imitation or role playing

OBJECTIVE 2

List reasons why it is important to study children.

Children are important and valuable. In order to meet children's needs, people must study children by reading about them, observing them, playing with them, and talking with them. Before beginning the process of studying children, it is valuable to understand the reasons people study children. The reasons why it is important to study children include the following:

- To better understand oneself

  NOTE: Studying children provides insights into the influences that shape a person's personality and the characteristics that make a person unique.

- To learn skills applicable to everyday life

  NOTE: The knowledge gained from studying children can be applied in various situations, such as when dealing with siblings or when baby-sitting neighborhood children.

- To learn how to protect children
- To learn parenting skills
- To prepare for the future

  NOTE: Studying children can help a person make decisions about a future career, improve skills needed in future occupations, and think about parenthood and the preparation it requires.

- To strengthen observation skills
- To understand the characteristics associated with the developmental process
- To understand why children behave, feel, and think as they do

OBJECTIVE 3

Match areas of child development with their correct descriptions.

Child development is the study of how children learn and grow. Each child is a unique person and progresses through the developmental stages at his or her own rate. It is important to realize that children develop in a combination of areas, which often overlap. Child development includes the following four basic areas:

- **Emotional development**—Includes ability to respond with feelings, apply problem-solving techniques, make decisions, and gain degrees of independence

- **Intellectual development**—Includes ability to process information, learn concepts, express creativity, learn through using the senses, and learn language skills

- **Physical development**—Includes the development of motor skills; application of proper health practices; and growth in size, proportion, and muscle coordination

- **Social development**—Includes ability to demonstrate responsibilities and interact with others, and development of personalities and self-esteem

OBJECTIVE 4

Discuss principles of child development.

All children are different. The major factors contributing to these differences are heredity and environment. Despite these differences, experts in child development have discovered that there are certain basic facts about human development that pertain to all children. Principles of child development include the following:

- **Development follows sequenced steps.** Change and development build upon earlier learning.

  EXAMPLE: A child will learn to say simple words before saying sentences.

- **Development is consistent.** During the growth and development of a person, many characteristics remain the same.

  EXAMPLE: A tall three-year-old will probably be a tall adult.

- **Development is continuous.** Developmental changes can occur rapidly or gradually, but they will continue throughout life.

  EXAMPLE: Young children learn to become more independent by feeding and dressing themselves. Young adults increase their independence by choosing a career.

- **Development is individualistic.** Each child develops at his or her own rate.

  EXAMPLE: Not all five-year-old children can tie their shoes.

- **Development progresses in approximately the same order.** All areas of development are similar for children all over the world.

  EXAMPLE: Babies will stand before they walk regardless of where they live.

- **Developmental areas are interrelated.** As a child grows, his or her emotions, physical characteristics, social abilities, and intellectual skills work together to reach developmental milestones.

  EXAMPLE: Children learn to read only after their eyes become physically ready to focus on small print, and their social experiences teach them the importance of reading to acquire knowledge.

OBJECTIVE 5

Select from a list developmental tasks of preschool-age children.

Human development is an ongoing process of learning new tasks and acquiring necessary skills for further development. The preschool-age child needs to accomplish several specific developmental tasks in order to find happiness and self-satisfaction. The developmental tasks of preschool-age children include the following:

- Care for self

  EXAMPLES: Eating, using the toilet, getting dressed, keeping clean

- Communicate with others

  NOTE: During the preschool-age years, children will rapidly expand their vocabulary and their ability to use correct grammar.

- Develop a conscience

  NOTE: Preschoolers learn the concepts of right and wrong.

- Develop motor skills

  EXAMPLES: Large-muscle control: running, jumping, hopping, skipping, throwing a ball overhand; Small-muscle control: cutting a straight line with scissors, drawing stick-figure people, dressing independently

- Learn sex differences and sexual modesty

  NOTE: During the preschool-age years, children will become aware of the differences between boys and girls. In some societies, young children are taught to be modest concerning certain parts of their bodies. The attitudes and feelings preschool-age children develop regarding sex differences and modesty influence their sexuality throughout their lives.

- Learn to form concepts

  NOTE: Preschoolers learn to make generalizations and group together certain images and sounds.

- Prepare to learn to read

  NOTE: Preschoolers learn to recognize that symbols can stand for words, to discriminate among a variety of symbols, and to acquire a vocabulary of several thousand words.

OBJECTIVE 6

Complete a chart on emotional, intellectual, and social characteristics of preschool-age children.

The preschool years require many emotional, intellectual, and social adjustments. Preschool-age children are assuming the responsibilities associated with childhood and leaving babyhood behind. The preschool-age child is capable of showing a wide range of emotions such as love, anger, fear, excitement, jealousy, and joy, while at the same time learning to have greater control over his or her behavior. Intellectually, preschoolers are developing their abilities to understand everyday happenings and applying this knowledge to new experiences. It is important to provide an environment that encourages a child to learn. Preschoolers are increasing their social skills by interacting with their families, other children, and adults outside their families. Emotional, intellectual, and social characteristics of preschool-age children include the following:

NOTE: Children have their own rates of growth. These characteristics refer to typical behavior. There will be developmental differences among children.

	The three-year-old generally:	The four-year-old generally:	The five-year-old generally:
Emotional	• Enjoys talking • Is cooperative • Seeks adult approval and affection • Shows tiredness by being irritable and restless • Takes directions and follows orders • Takes pride in tasks performed for others	• Becomes upset if people laugh at his or her mistakes • Continues seeking adult approval • Enjoys being "the boss" • Is increasingly independent • Is more selfish, impatient, and defiant • Takes pride in his or her abilities	• Conforms to rules more easily • Is capable of finishing tasks • Is increasingly realistic • Is patient, persistent, and conscientious • Is more sympathetic and serious • Likes adult supervision

	The three-year-old generally:	The four-year-old generally:	The five-year-old generally:
Intellectual	• Learns many new words • Relates realistic and imaginative experiences to others • Frequently asks "why" • Enjoys listening to stories and records • Counts to three easily • Names basic colors	• Matches pictures of familiar objects • Describes pictures • Arranges items by sizes and numbers • Understands past and future events • Tells tall tales • Asks "how" and "why" questions	• Learns to tell time • Begins to learn letters • Expands vocabulary to 2,000 to 2,500 words • Learns his or her address and phone number • Shows interest in the world

	The three-year-old generally:	The four-year-old generally:	The five-year-old generally:
Social	• Displays temper minimally • Does things to please others • Engages in some cooperative play • Imitates adult actions • Makes friends easily • Shares with others	• Engages in symbolic play • Increases time spent in cooperative play • Is occasionally bossy and inconsiderate • Is very interested in friends • Seeks approval from family	• Enjoys playing organized games **NOTE:** Rules to the games are often made up by the children. • Is outgoing and talkative • Knows right from wrong • Plays best in groups • Seeks approval from peers • Cooperates in taking turns

OBJECTIVE 7

Name the areas of physical development in which changes occur during the preschool-age years.

As children reach the end of the toddler stage, their rates of growth slows down. However, there are many physical changes still taking place. Preschoolers seem to have boundless energy and constantly enjoy participating in activities. The preschool years are a time of much physical development. The areas of physical development in which changes occur during the preschool-age years include the following:

NOTE: Children have their own rates of growth. These characteristics refer to typical behavior. There will be developmental differences among children.

- **Body proportion and posture**—During the preschool years, the child's body begins to take on adult proportions. The child's posture becomes more upright and the child usually loses some baby fat. The shoulders and chest widen and the neck becomes longer. The legs become longer, straighter, and firmer.

- **Height and weight**—A child's height and weight are dependent on both heredity and environment. An average **three-year-old** weighs about 32 pounds and is approximately 38 inches tall. The average yearly increase in weight for **four- and five-year-old children** is 4 to 5 pounds per year. **Four- and five-year-olds** grow an average of 2 1/2 to 3 inches in height per year.

  NOTE: Children may be smaller or larger than normal and still considered to be developing normally. The figures given above should be used as a guide, not as definite rules.

- **Large motor skills**—Generally, **three-year-old children** can walk, jump, skip, hop, balance on one foot for a few seconds, catch a large ball with arms held straight out in front of the body, and pedal a tricycle. **Four-year-old children** have usually improved to the point where they can throw a ball overhand, climb ladders, jump forward, and catch a ball with arms bent at the elbows. **Five-year-old children** generally have the ability to jump backward, balance on tiptoes, and bounce a tennis ball with one hand.

- **Small motor skills**—Often, **three-year-old children** can use a pincer grasp, which allows them to cut with blunt scissors. Three-year-old children generally enjoy working simple puzzles, drawing recognizable pictures, and playing with small blocks. The small motor skills of **four-year-old children** generally improve as they learn to cut a straight line with scissors and draw stick-figure people. Also, four-year-old children can often perform such skills as modeling clay into objects, pouring from a pitcher into a glass, and using a pencil sharpener. **Five-year-old children** can generally draw alphabet letters, thread a needle with a large eye, and easily pick up very small objects.

  NOTE: By the age of five, most children are beginning to show a preference for using either their right or left hand predominately. It is not recommended to attempt to change a child's hand preference.

- **Self-help skills**—Generally, **three-year-old children** have the ability to unbutton front buttons and hold spoons and forks with their fists. Most children are toilet trained by three years of age. **Four-year-old children** have advanced to holding spoons and forks with their fingers. They are able to dress and undress themselves with minimum assistance, and are capable of lacing their shoes. By the fourth birthday, most children have few toileting accidents and the ones they have are often due to fatigue or emotional tension. **Five-year-old children** can put on sweaters or pullovers without assistance and can tie their shoes. Most five-year-old children have the ability to spread peanut butter on bread using a knife. They are also capable of washing and drying their hands, brushing their teeth, and combing their hair. Five-year-old children are also able to bathe themselves with adult supervision.

OBJECTIVE 8

List kindergarten readiness assessments.

Today's children may first experience school when they attend a nursery school or preschool program. For others, the first school experience is attending kindergarten. Kindergarten, while similar to preschool, involves new demands. Kindergarten teachers strive to help students progress in all areas of development. Most schools allow students to enroll in kindergarten at the age of five. However, due to individual differences, not all children are ready for kindergarten at this age. How well a child performs in school often depends upon his or her preparation for the school experience. To determine readiness, it is recommended that a child entering kindergarten have the abilities to accomplish the following:

NOTE: For additional help in determining kindergarten readiness, professionals may be consulted. Also, checklists are available that use a numerical rating system to help determine readiness.

- Attend to a task for several minutes or until it is complete
- Communicate needs effectively
- Complete toileting procedures independently
- Complete work at tasks independently
- Follow simple directions
- Have experience in using writing tools
- Participate in activities with others

GUIDELINES FOR OBSERVING CHILDREN

Observation is the most direct way to study and learn about children. It fosters an understanding of the developmental stages of all children and helps pinpoint the individual differences in children. Observing a child means more than just looking at a child. It involves setting clear goals for observing specific behaviors in the child. A good observer is knowledgeable of the abilities and behaviors involved in each area of development—emotional, intellectual, physical, and social. Learning how to conduct observations is an important skill for any person who deals with children. The guidelines that need to be practiced when observing children include the following:

- Conduct the observation objectively.

  NOTE: Record what is actually seen. This does not include personal feelings about the observed behaviors.

- Focus only on the children who are being observed.
- Follow the observation with an objective evaluation of the experience.
- Go alone, if possible.

  NOTE: A group of observers will be distracting and possibly affect the children's behaviors.

- Make preparations prior to the observation.

  EXAMPLES: Set observation goals, decide observation time and place, secure permission to make the observation, review the developmental tasks involved with the age group that will be observed

- Observe one child at a time.
- Observe only when scheduled.

  NOTE: Postpone the observation if outside factors such as illness or weather will adversely affect the observation.

- Record the action as it is happening, and write brief comments.

  NOTE: The description of the action needs to include action words such as played, laughed, cried, and yelled. The description should be precise.

- Respect the children's privacy.

  CAUTION: Sharing information about the observed child or making comments regarding a child's behavior is unethical and can emotionally damage the child and his or her family.

- Sit in a comfortable chair.

- Sit in a location that will not distract the children.

  NOTE: Choose a location that is outside the area in which the children are interacting. Attempt to blend into the background. Remain as still and quiet as possible. Do not enter into conversations with the children or interfere with the situations unless a child is in immediate danger.

- Take only necessary items to the observation.

  EXAMPLES: Pencil, notebook, observation goals

- Write down questions to ask the caregiver.

  NOTE: Avoid asking questions or commenting on children's behaviors in their presence.

ASSIGNMENT SHEET 1

DEVELOPMENTAL PATTERNS OF PRESCHOOL-AGE CHILDREN

E I

NAME ______________________________ SCORE ________

OBJECTIVE 9

Interview the parent(s) of a preschool-age child.

INTRODUCTION

Parents are one of the main forces shaping a child's emotional, intellectual, physical, and social development. Conducting an interview with the parents of a preschool-age child provides insight into the roles parents play in a child's development and the child's individual characteristics.

DIRECTIONS

Make arrangements to visit with the parent(s) of a preschool-age child at their convenience. Assure the parent(s) that their name(s), their child's name, and the information received during the interview will be confidential. Ask parent(s) the following questions and record the answers in the spaces provided.

NOTE: It is best to avoid conducting the interview in the child's presence.

Part I

1. What is the age of your child? ______________________
2. How many other children live in the home? ______________
3. What are the ages of the other children? ________________
4. Do any extended family members live in the home? _______
5. Who is the child's principal caregiver? __________________

General Relating Skills

- Apply information to life experiences
- Interact with families

Listening Skills

- Apply active listening skills
- Draw conclusions

Interactive Communication Skills

- Conduct interview
- Apply questioning

Part II

Describe the child's development by indicating which of the following characteristics the child exhibits.

Emotional development	YES	NO
6. Seeks adult approval and affection	_____	_____
7. Takes directions and follows orders	_____	_____
8. Takes pride in tasks performed for others	_____	_____
9. Becomes upset if people laugh at his or her mistakes	_____	_____
10. Attempts to show independence	_____	_____

Comments ____

____

____

Intellectual development	YES	NO
11. Learns new words	_____	_____
12. Counts	_____	_____
13. Describes pictures	_____	_____
14. Asks questions	_____	_____
15. Enjoys listening to stories	_____	_____

Comments ____

____

____

Physical development	YES	NO
16. Walks, runs, skips, and jumps	_____	_____
17. Catches a ball	_____	_____
18. Balances on tiptoes	_____	_____
19. Enjoys working puzzles	_____	_____
20. Performs self-help tasks	_____	_____

Comments ____

____

____

Social development	**YES**	**NO**
21. Imitates adult actions	_____	_____
22. Engages in play	_____	_____
23. Interested in friends	_____	_____
24. Seeks approval from others	_____	_____
25. Shares and takes turns	_____	_____

Comments ____

____

____

Part III

After completing the interview, respond to the following statements.

26. Describe the emotional development of the child.

____

____

____

27. Describe the intellectual development of the child.

____

____

____

28. Describe the physical development of the child.

____

____

____

29. Describe the social development of the child.

____

____

____

ASSIGNMENT SHEET 2

DEVELOPMENTAL PATTERNS OF PRESCHOOL-AGE CHILDREN

E I

NAME ________________________ SCORE ________

OBJECTIVE 10

Observe a preschool-age child.

INTRODUCTION

Observing children makes a person more aware of children's emotional, intellectual, physical, and social development. In order to make the observation experience a valuable one, it is important to be objective and precise. The recorded information can provide a basis for more meaningful future interaction with a child.

DIRECTIONS

Review the guidelines for observation presented in Supplement 1. Observe a preschool-age child for approximately one hour. The observed child does not have to be previously known to the observer. Use the following questions as a guide. Depending upon the individual behaviors exhibited by the child, questions may or may not apply. Keep all information confidential.

NOTE: There are various places where the observation can be conducted.

EXAMPLES: Preschools, shopping malls, restaurants

Life Science Skills

- Investigate/apply principles of human development
- Collect/record information
- Draw conclusions
- Transfer knowledge/training to new situations

Part I

General Information

1. Approximate age of child ________________________
2. Sex of child ________________________
3. Date and time of observation ________________________
4. Location of observation ________________________

   EXAMPLES: Care center, preschool, family day care home, Head Start, private home, YMCA/YWCA, restaurant, shopping mall

5. Length of observation________________________
6. Number of children present________________________
7. Number of adults present________________________

Part II

Review information in Objectives 6 and 7 for assistance in completing Part II.

Emotional development

8. How does the child show affection? Use examples from the child's behavior to support answer.

____

____

9. How does the child show anger? Use examples from the child's behavior to support answer.

____

____

10. How does the child show happiness? Use examples from the child's behavior to support answer.

____

____

11. Is the child aggressive? If so, in what ways? Use examples from the child's behavior to support answer.

____

____

12. Does the child exhibit any fears? If so, in what ways? Use examples from the child's behavior to support answer.

____

____

13. Is the child concerned about others' feelings? How? Use examples from the child's behavior to support answer.

____

____

Intellectual development

14. What stories or records does the child enjoy? Use examples from the child's behavior to support answer.

____

____

15. Approximately how long is the child's attention span? Use examples from the child's behavior to support answer.

____

____

16. What awareness or knowledge of color differences does the child exhibit? Use examples from the child's behavior to support answer.

____

____

17. What awareness or knowledge of time does the child exhibit? Use examples from the child's behavior to support answer.

____

____

18. What kinds of nouns and verbs are used by this child? Are the nouns and verbs used properly?

____

____

19. In the space provided below, write an example of a sentence spoken by the child.

____

____

____

____

____

____

____

____

Physical development

20. Which of the following skills does the child exhibit and how well are the skills performed? Write an "X" in the blanks before the skills performed. Explain answers in the spaces provided.

_____ Walking _______________________________

_____ Running _______________________________

_____ Jumping _______________________________

_____ Skipping _______________________________

_____ Hopping _______________________________

_____ Throwing or catching a ball _______________

_____ Climbing _______________________________

_____ Standing on one foot ____________________

_____ Kicking _______________________________

_____ Turning a somersault ____________________

21. Which of the following skills does the child exhibit and how well are the skills performed? Explain answers in the spaces provided.

_____ Tying shoes ____________________________

_____ Holding pencil or crayon _________________

_____ Using scissors __________________________

_____ Making shapes __________________________

_____ Stringing beads _________________________

_____ Using self-help skills (zipping, buttoning, snapping, buckling) _____________________________

_____ Turning pages of book ___________________

_____ Pouring ________________________________

_____ Using eating utensils ____________________

22. Does the child show a preference for the right or left hand?

____

____

Social development

23. Does the child respect the rights or property of others? If so, in what ways? Use examples from the child's behavior to support answer.

____

____

24. Does the child share with others? Use examples from the child's behavior to support answer.

____

____

25. How does the child approach other children and begin activities? Use examples from the child's behavior to support answer.

____

____

26. How does the child cooperate with the teacher or other adults? Use examples from the child's behavior to support answer.

____

____

27. How does the child cooperate with other children? Use examples from the child's behavior to support answer.

____

____

28. Does the child exhibit self-confidence when relating to others? If so, in what ways? Use examples from the child's behavior to support answer.

____

____

29. How does the child participate in group activities? Use examples from the child's behavior to support answer.

____

____

ASSIGNMENT SHEET 1

Part I

The following information should be listed.

1. Age of the child
2. Number of children living in the home
3. Ages of other children living in the home
4. Extended family members living in the home
5. Name of the child's principal caregiver

Part II

6-25. Answers will vary depending upon the child's age and developmental level.

Part III

26-29. Answers will vary depending upon the developmental level of the child. Answers should demonstrate an understanding of developmental characteristics of preschool-age children.

ASSIGNMENT SHEET 2

Part I

The following information should be listed:

1. Approximate age of child
2. Sex of child
3. Date and time of observation
4. Location of observation
5. Length of observation
6. Number of children present
7. Number of adults present

Part II

8-29. Answers will vary depending upon the child observed. Students' answers should indicate that they did observe a preschool-age child. All answers should be supported with specific examples of the child's behavior.

WRITTEN TEST

DEVELOPMENTAL PATTERNS OF PRESCHOOL-AGE CHILDREN

E I

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with the development of preschool-age children to their correct definitions. Write the correct letters in the blanks.

____ 1. Practice of maintaining good health

____ 2. Children's play that involves imitation or role playing

____ 3. Use of facts instead of opinions or feelings to describe something

____ 4. Study of the ways children learn and grow

____ 5. The act of watching, listening recording, and evaluating behavior to meet specific goals

____ 6. Children's play that includes involvement and cooperation in the same activity

____ 7. Capacity to learn

____ 8. Skills that use the large muscles of the back, legs, shoulders, and arms

____ 9. Specific level of maturation necessary to achieve higher learning

___ 10. Skills that use the finer muscles of the wrists, fingers, and ankles

___ 11. Three-, four-, and five-year-old children

___ 12. The skill of holding objects with the thumb and index finger

a. Aptitudes

b. Caregiver

c. Child development

d. Cooperative play

e. Egocentric

f. Grasp reflex

g. Head Start

h. Hygiene

i. Imagination

j. Intelligence quotient

k. Intelligence

l. Large motor skills

m. Latch-key children

n. Objective

o. Observation

p. Pincer grasp

q. Preoperational period

r. Preschool-age

s. Readiness

t. Small motor skills

u. Symbolic play

OBJECTIVE 2 **List five reasons why it is important to study children.**

____

____

____

____

____

OBJECTIVE 3 **Match areas of child development with their correct descriptions.** Write the correct letters in the blanks.

____1. Includes ability to demonstrate responsibilities and interact with others, and development of personalities and self-esteem

____2. Includes the development of motor skills; application of proper health practices; and growth in size, proportion, and muscle coordination

____3. Includes ability to process information, learn concepts, express creativity, learn through using the senses, and learn language skills

____4. Includes ability to respond with feelings, apply problem-solving techniques, make decisions, and gain degrees of independence

a. Academic development
b. Emotional development
c. Friendship development
d. Human development
e. Intellectual development
f. Personality development
g. Physical development
h. Preschool development
i. Social development
j. Temperament development
k. Vocabulary development

OBJECTIVE 4

Discuss principles of child development. Write explanations for the principles in the spaces provided.

1. Development follows sequenced steps.

____

____

____

2. Development is consistent.

____

____

____

3. Development is continuous.

____

____

____

4. Development is individualistic.

____

____

____

5. Development progresses in approximately the same order.

____

____

____

6. Developmental areas are interrelated.

____

____

____

OBJECTIVE 5

Select from the following list developmental tasks of preschool-age children. Write an "X" in the blank before each correct answer.

____ 1. Learn to form concepts

____ 2. Adapt to society rules

____ 3. Communicate with others

____ 4. Achieve emotional independence from parents and caregivers

____ 5. Achieve a social identity

____ 6. Develop motor skills

____ 7. Control emotions

____ 8. Learn sex differences and sexual modesty

____ 9. Acquire a set of values

___ 10. Care for self

___ 11. Develop a conscience

___ 12. Prepare for formal education

___ 13. Form close friendships

___ 14. Prepare to learn to read

OBJECTIVE 6

Complete a chart on emotional, intellectual, and social characteristics of preschool-age children. Write the correct answers in the blanks on the following chart.

	The three-year-old generally:	**The four-year-old generally:**	**The five-year-old generally:**
1. _______	• Enjoys talking • Is cooperative • Seeks adult approval and affection • Shows tiredness by being irritable and restless • Takes directions and follows orders • Takes pride in tasks performed for others	• Becomes upset if people laugh at his or her mistakes • Continues seeking adult approval • Enjoys being "the boss" • Is increasingly independent • Is more selfish, impatient, and defiant • Takes pride in his or her abilities	• Conforms to rules more easily • Is capable of finishing tasks • Is increasingly realistic • Is patient, persistent, and conscientious • Is more sympathetic and serious • Likes adult supervision

	The three-year-old generally:	**The four-year-old generally:**	**The five-year-old generally:**
2. _______	• Learns many new words • Relates realistic and imaginative experiences to others • Frequently asks "why" • Enjoys listening to stories and records • Counts to three easily • Names basic colors	• Matches pictures of familiar objects • Describes pictures • Arranges items by sizes and numbers • Understands past and future events • Tells tall tales • Asks "how" and "why" questions	• Learns to tell time • Begins to learn letters • Expands vocabulary to 2,000 to 2,500 words • Learns his or her address and phone number • Shows interest in the world

	The three-year-old generally:	**The four-year-old generally:**	**The five-year-old generally:**
3. _______	• Displays temper minimally • Does things to please others • Engages in some cooperative play • Imitates adult actions • Makes friends easily • Shares with others	• Engages in symbolic play • Increases time spent in cooperative play • Is occasionally bossy and inconsiderate • Is very interested in friends • Seeks approval from family	• Enjoys playing organized games **NOTE:** Rules to the games are often made up by the children. • Is outgoing and talkative • Knows right from wrong • Plays best in groups • Seeks approval from peers • Cooperates in taking turns

OBJECTIVE 7 **Name the areas of physical development in which changes occur during the preschool-age years.**

____

____

____

____

OBJECTIVE 8 **List five kindergarten readiness assessments.**

____

____

____

____

____

NOTICE The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 9 **Interview the parent(s) of a preschool-age child.** SCORE ________

OBJECTIVE 10 **Observe a preschool-age child.** SCORE ________

WRITTEN TEST ANSWERS

DEVELOPMENTAL PATTERNS OF PRESCHOOL-AGE CHILDREN

E I

OBJECTIVE 1

1. h
2. u
3. n
4. c
5. o
6. d
7. k
8. l
9. s
10. t
11. r
12. p

OBJECTIVE 2

Answer should include any five of the following:

- To better understand oneself
- To learn skills applicable to everyday life
- To learn how to protect children
- To learn parenting skills
- To prepare for the future
- To strengthen observation skills
- To understand the characteristics associated with the developmental process
- To understand why children behave, feel, and think as they do

OBJECTIVE 3

1. i
2. g
3. e
4. b

OBJECTIVE 4

Answer should include the following:

1. Change and development build upon earlier learning.
2. During the growth and development of a person, many characteristics remain the same.
3. Developmental changes can occur rapidly or gradually, but they will continue throughout life.
4. Each child develops at his or her own rate.
5. All areas of development are similar for children all over the world.
6. As a child grows, his or her emotions, physical characteristics, social abilities, and intellectual skills work together to reach developmental milestones.

OBJECTIVE 5

1, 3, 6, 8, 10, 11, 14

OBJECTIVE 6

1. Emotional
2. Intellectual
3. Social

OBJECTIVE 7

Answer should include the following:

- Body proportion and posture
- Height and weight
- Large motor skills
- Small motor skills
- Self-help skills

OBJECTIVE 8 Answer should include any five of the following:

- Attend to a task for several minutes or until it is complete
- Communicate needs effectively
- Complete toileting procedures independently
- Complete work at tasks independently
- Follow simple directions
- Have experience in using writing tools
- Participate in activities with others

OBJECTIVE 9 Refer to answers to Assignment Sheet 1.

OBJECTIVE 10 Refer to answers to Assignment Sheet 2.

BUILDING CHILD CARE SKILLS

INTRODUCTION

Families need and want good quality child care for their children. A vocational home economics preschool program can help meet this need, as well as provide home economics students an opportunity to experience the rewards of helping young children grow and develop. Participating directly with preschool-age children helps build child care skills that can be applied in many different areas of a person's life—including future careers and families.

UNIT OBJECTIVE

After completing this unit, the student should be able to identify ways to build child care skills. The student will demonstrate competency by completing the assignment sheet and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

1. Match terms associated with building child care skills to their correct definitions.
2. Select from a list advantages of a licensed child care center.
3. Select from a list techniques for working with preschool-age children.
4. List special situations a child care worker may encounter at the child care facility.
5. Match preschool learning centers to their correct developmental advancements.
6. Select from a list guidelines to follow when planning meals and snacks.
7. List preschool safety rules.
8. List functions of the vocational home economics preschool program.
9. Complete sentences which describe the home economics students' responsibilities when conducting a preschool.
10. List guidelines for participating in a preschool program.
11. Evaluate a licensed child care center or preschool. (Assignment Sheet 1)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in the lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss the aspects involved in building child care skills.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Discuss the development of a vocational home economics preschool program with the appropriate school administrators before implementing such a program.
- Remind students that a Tuberculosis Skin Test is required for any new licensed day-care employee who has not had a documented skin test within the past 12 months.

  NOTE: This includes auxiliary staff, substitutes, and volunteers.

DELIVERY

Objective 1

- Discuss the terms and definitions that will be used in this unit.
- Explain to the students the differences between custodial care, developmental care, educational care, and comprehensive care.

  NOTE: Custodial care provides the necessities for a safe environment including food, clothing, shelter, and protection. Developmental care provides custodial care and opportunities to advance emotionally, intellectually, physically, and socially. Educational care includes custodial and developmental care; plus it offers a specific instructional curriculum. Comprehensive care combines aspects of all the types—custodial, developmental, and educational care.

- Lead a discussion on the different child care arrangements. Ask the students to choose one arrangement and conduct research to learn more about the advantages and disadvantages involved in that child care arrangement. Instruct each student to prepare a brief oral report for the class.

  EXAMPLES: Family day-care, employer-sponsored child care, church-related schools, laboratory schools, in-home day-care, parent cooperative, Head Start, licensed day-care centers, nurseries or preschools

- Distribute Handout 1 to help discuss the different types of licensed child care programs available.

- Use *Child Care: Volume II* as a teaching resource to supplement unit objectives. *Child Care: Volume II* contains activities focusing on the operation of a child care center and the development of learning and play activities.

Objective 2

- Invite a representative from the local Department of Human Services to visit the class and discuss current child care center licensing regulations.

  NOTE: Some states require a caregiver caring for even one child to obtain a license.

- Obtain *Requirements for Day Care Centers*, a booklet published by the Oklahoma Department of Human Services, Licensing Services Unit.

  NOTE: Out-of-state teachers should contact the Department of Human Services in their state for publication information.

- Organize a debate on the following statement: "Children under age six should stay home with one of their parents rather than be sent to preschools."

- Discuss how changes in society influence the child care profession.

Objective 3

- Have students work in groups to design award certificates to present to preschoolers. The certificates can be designed for the children who have put forth effort to accomplish tasks.

  NOTE: Each child attending a day-care facility should receive a reward for something he or she has done.

  EXAMPLES: All-star toy cleanup, hand washing champion, most original show and tell, veggie eating champion, rising singing star

- Refer students to the information concerning self-esteem in *Adult and Family Living*, "Self-Understanding," Section A, Unit I.

- Invite a preschool teacher or an early childhood education teacher to visit the class and demonstrate the art of reading literature to children. Point out that the use of facial expressions, voice tone, and pitch are important in providing an enjoyable listening experience.

- Discuss the importance of establishing classroom rules for preschoolers. Have students list five preschool classroom rules that they believe should be established for preschool programs.

  EXAMPLES: Walk inside the classroom, put toys and equipment away when finished with them, use a quiet voice inside the classroom

Objective 4

- Invite a representative from the local health department to visit the class and discuss communicable diseases. Ask the speaker to point out the diseases that must be reported to the proper health authorities.

  NOTE: In some states, caregivers are legally responsible for reporting communicable illnesses.

  EXAMPLES: Head lice, rubella (German measles), rubeola (measles), hepatitis, impetigo

- Encourage students to participate in an official cardiopulmonary resuscitation (CPR) course. Explain to the students that participation in a CPR training course is often a precondition for working at a child care facility.

  NOTE: A first-aid training course would be beneficial to all caregivers.

- Have students conduct research to compile a list of agencies that provide counseling and medical treatment for victims of child abuse or neglect and their families.

  EXAMPLES: Department of Health and Human Services, The National Center on Child Abuse and Neglect, Children's Aid Society, child abuse hot lines, Parents Anonymous, Parents Without Partners

- Invite a representative from the Department of Health and Human Services to visit the class and discuss child abuse reporting laws and documentation.

Objective 5

- Have students make activity planning folders for various learning centers. Ask each student to include at least five different activities in his or her folder. The following information should be included for each activity: concept to be taught, equipment and supplies needed, preparation, appropriate learning center, activity procedure, and enrichment activity.

- Remind students that many common items are recyclable and can be used as preschool supplies.

  EXAMPLES: Milk cartons, egg cartons, empty toilet tissue rolls, ice cream sticks, bottle caps, plastic lids, plastic jugs

- Have each student collect five common items that may be used as preschool supplies. Ask students to bring the collected items to class, and describe ways the items may be used in a preschool classroom.

- Refer students to Handout 2, which provides lists of equipment and supplies that could be located in each learning center.

- Point out to the students that learning centers vary according to the goals of the preschool program and the available space and equipment. Suggest to the students that in smaller classrooms, some of the learning centers described in Objective 5 can be combined or eliminated.

- Arrange for students to visit a library to look at children's books. Have the librarian discuss criteria for selecting books for preschool-age children. Encourage students to practice reading books to young children.

- Refer students to Handout 3, which provides guidelines for selecting books for preschool-age children.

- Have the students visit a preschool program and observe what learning centers are in operation. Have the students answer the following questions:

  - How are the various centers defined?

  - How are the centers supervised?

  - Which centers would be considered quiet centers and which are for active play or work?

- Point out to the students that "teachable moments" can occur in almost any situation. Caregivers must take advantage of opportunities to foster children's development.

- Hand out and discuss *Selecting Toys for Children*, which includes guidelines for choosing toys and provides suggestions for the various age groups. Emphasize that there are no "boy" toys and games and no "girl" toys and games. Toys should be selected based on developmental levels and interests, rather than gender.

Objective 6

- Use *Creative Nutrition Education—An Integrated Approach* as a teaching resource. This guide provides nutrition facts, games and activities, and fun recipes to use with children.

- Hand out and discuss *Food and Young Children*, which offers nutrition tips for children and ways to make mealtime enjoyable.

- Have students interview preschoolers to learn their food likes and dislikes. Compile a master list of these foods and discuss the list in class.

- Ask students to generate lists of finger foods, foods that help children develop skills in using a spoon, fork, and knife, and foods that preschoolers have difficulty eating.

- Invite a nutrition specialist to visit the class and provide the students with basic facts about child nutrition.

- Have students complete Activity Sheet 1, which helps students learn to plan and prepare preschool meals and snacks.

Objective 7

- Discuss the importance of providing a safe environment for preschoolers. Emphasize that the first concern of preschool workers should be the safety and welfare of the children.

- Lead a discussion concerning the importance of establishing emergency plans at a family day-care home or a day-care center. Point out that the plans need to include a fire evacuation plan and a natural disaster plan. Emphasize the necessity of caregivers discussing the established plans with the preschoolers. Fire safety practices should be included in the discussion.

- Have students discuss ways to make play environments safe for preschoolers. Have students visit local playgrounds and evaluate them for safety.

- Contact the local McDonald's restaurant to obtain Ronald McDonald safety information.

- Invite the crime prevention officer from the local police department to visit the class and discuss the "McGruff the Crime Dog" safety program.

- Obtain *Child Safety*, a booklet that points out hazards that every child is likely to encounter at the various developmental stages.

Objective 8

- Establish a preschool program to provide child care services to meet a community need such as during parent-teacher meetings or for community service organizations. Consider charging a fee for the preschool to help defray preschool costs.

  NOTE: Receive approval from the appropriate school administrators before operating a preschool program. If it is not feasible to operate a preschool program in the school, consider organizing a cooperative effort through an existing local preschool program.

- Organize a student public relations committee to manage the publicity involved with the vocational home economics preschool program.

- Ask students to prepare brief reports describing the programs they would implement if they were directors of child care facilities for preschool-age children. Instruct students to include the following information: goals and philosophies, hours, staff/children ratios, nutritional emphasis, toys, learning centers, parental involvement, and classroom activities.

- Refer students to Supplement 1, which provides information on writing letters to preschoolers' parents to invite their children to a vocational home economics preschool program. Instruct students to follow the guidelines and use the sample letter to write a practice letter. Have students submit the letter for evaluation.

- Have students research the various careers associated with child care. Ask students to focus on the educational and training requirements, the duties involved with the careers, and the advantages and disadvantages associated with the careers. Instruct students to be prepared to present brief reports to the class. Emphasize that a child care career is a viable career option with many benefits and rewards.

  EXAMPLES: Day-care workers, family day-care providers, nannies, preschool teachers, social service workers, early childhood education teachers, child care director, child psychologist

- Discuss the nanny program as a viable career option. Point out that this program of child care is modeled after the British nanny concept, and may offer benefits such as travel, health insurance, and room and board.

- Refer students to the information concerning the guidelines for observing children found in "Developmental Patterns of Preschool-Age Children," Section E, Unit I.

- Distribute Handout 4, which shows students one example of a preschool classroom arrangement.

- Arrange an example of a preschool classroom within the home economics classroom. Using the learning centers incorporated into the sample preschool classroom, divide students into groups and have each group make an activity for a learning center.

- Have students create a floor plan for a preschool classroom. Use the drawings to make a class bulletin board.

Objective 9

- Have students use the curriculum guide *Beginnings...* to help them plan preschools and creative learning centers.

- Invite resource people such as parents, early childhood education teachers, child development specialists, nutrition specialists, and child psychologists or counselors to visit the class and discuss child care issues—including discipline and guidance, eating habits, daily schedules, and ways to create a positive learning environment.

- Write the responsibilities listed in Objective 9 on a chalkboard, and ask students to rank the responsibilities in order of importance. Discuss the students' responses in class.

- Have students generate lists of activities that are suitable for group activities in a preschool. Follow the listing with a discussion of the benefits of having large group activities.

  EXAMPLES: Show and tell, music and movement, story time and discussion, group games, summary of day's activities

- Refer students to Supplement 2, "Sample Lesson Plan." Have students write lesson plans for preschools based on a theme of study.

  EXAMPLES: Nature, self, space, beach, health, alphabet, circus, colors, transportation, community helpers

- Have students complete Activity Sheet 2, which provides practice in responding to children's needs when participating at a preschool.

- Ask each student to interview a three-, four-, or five-year-old child. Tell students to focus the interview on such topics as favorite toys and games, fears, favorite foods, and favorite activities.

Objective 10

- Explain fully the basic requirements for participating in a vocational home economics preschool program.

- Have students visit local child care programs to orient them to the operations of child care centers.

- Discuss the liability implications involved when working in a child care center.

- Point out to the students the importance of maintaining a regular schedule when working part-time at a preschool program. Emphasize that workers need to become regular, contributing, and necessary members of the preschool staff.

APPLICATION

Objective 11

- Hand out and discuss *Selecting Child Care*, which provides information concerning the different types of child care programs.

- Use Assignment Sheet 1 to help students learn to evaluate a child care center or preschool for preschool-age children.

  NOTE: An alternative to having each student visit a different child care center or preschool would be to invite a representative from a center or preschool to class to describe his or her child care practices. Students could complete Assignment Sheet 1 based on the in-class presentation.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate the students on assignment sheet activity if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Publications

- *Beginnings* .... Oklahoma City, Oklahoma: Oklahoma State Department of Education, 1988.

  NOTE: Information on ordering this publication may be obtained from Oklahoma State Department of Education, Curriculum Division, Oliver Hodge Building, 2500 North Lincoln Boulevard, Oklahoma City, Oklahoma 73105, phone 405-521-3361.

- Benson, Ann. *Child Care: Volume II*. Revised by Donna Kates. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1982.

  NOTE: Information on ordering this curriculum guide may be obtained from Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may call 800-654-4502.

- *Child Safety*. Fremont, Michigan: Gerber Products Company, 1988.

  NOTE: Information on ordering this publication may be obtained from Gerber Products Company, Technical Communications Department, 445 State Street, Freemont, Michigan 49413, phone 616-928-2463.

- *Creative Nutrition Education—An Integrated Approach*. Oklahoma City, Oklahoma: Oklahoma State Department of Education, 1986.

  NOTE: Information on ordering this curriculum guide may be obtained from Oklahoma State Department of Education, Child Nutrition Programs Division, Nutrition Education and Training Program, Oliver Hodge Building, 2500 North Lincoln Boulevard, Oklahoma City, Oklahoma 73105, phone 405-521-3327.

- Fulton, Arlene and Janice Stewart. *Food and Young Children*. Home Economics Fact Sheet No. T-3155. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Fulton, Arlene. *Selecting Toys For Children.* Home Economics Fact Sheet No. T-2359. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1986.

- *Requirements For Day Care Centers.* Oklahoma City, Oklahoma: Oklahoma Department of Human Services, 1988.

  NOTE: Information on ordering single copies of this publication may be obtained from Employees Library, Oklahoma Department of Human Services, P.O. Box 25352, Oklahoma City, Oklahoma 73125, phone 405-521-3727.

- Wilson, Elaine. *Selecting Child Care.* Home Economics Fact Sheet No. T-2322. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1981.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

UNIT REFERENCES

- *Adult and Family Living.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1990.

- Brisbane, Holly E. *The Developing Child.* Mission Hills, California: Glencoe Publishing Company, 1988.

- *Child Care and Guidance Management and Services.* Lubbock, Texas: Home Economics Curriculum Center, Texas Tech University, 1989.

- *Child-Care Provider Instructor's Materials.* Columbia, Missouri: Instructional Materials Laboratory, University of Missouri-Columbia, 1984.

- *Child Development: Roles, Responsibilities, Resources.* Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1990.

- *Child Development: Roles, Responsibilities, Resources*—Teacher's Resource Book. Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1990.

- Decker, Celia Anita. *Children: The Early Years.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.

- Gallagher, Patricia C. *So You Want To Open A Profitable Day Care Center ....* Worcester, Pennsylvania: Gallagher, Jordan and Associates, 1987.

- Gordon, Ann Miles and Kathryn Williams Browne. *Beginnings and Beyond: Foundations in Early Childhood Education.* Albany, New York: Delmar Publishers Inc., 1985.

- *Home Economics I.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1989.

  NOTE: As of 1991, *Home Economics I* will be published under the title *Foundations for Living*, Volume I. The curriculum content is unchanged.

- Marhoefer, Patricia E. and Lisa A. Vadnais. *Caring for the Developing Child.* Albany, New York: Delmar Publishers Inc., 1988.

- Moore, Janis. "Pre-School Meets High School." *What's New In Home Economics*, January/February 1990, pp. 1-5.

- Wordsmith, J. W. Huttig. *Daycare Today.* Oklahoma City, Oklahoma: KWTV Channel 9, 1990.

TYPES OF CHILD CARE PROGRAMS

There are many child care options available for families today. Every program has certain advantages and disadvantages that must be considered. Types of child care programs include the following:

- **Church-related child care**—Provides half-day or full-day child care in a private, nonprofit, church-sponsored facility
- **Drop-in child care**—Provides child care on an hourly basis

  EXAMPLES: Recreational facilities, hospitals, shopping centers
- **Employer-sponsored center**—Provides child care for children of employees at work site

  NOTE: These centers often offer services at a minimal cost to parents.
- **Family day-care home**—Provides regulated child care located in a private home for profit
- **Head Start**—Provides activities to help lower income and disadvantaged children improve developmentally; the program is federally funded
- **Laboratory child care**—Provides child care that is usually partially funded by a sponsoring high school, college, or vocational education program; generally offers a sliding fee scale
- **Latch-key program**—Provides activities to fill the parenting gap for latch-key children; offered before and after school

  EXAMPLES: Schools, community groups and agencies
- **Licensed day-care center**—Provides all-day care for one or more groups of children by a staff of several adults
- **Nursery school or preschool**—Provides an educational program for children, usually ages three to five
- **Parent cooperative care**—Provides educational experience for children; organized by groups of parents who contribute time and energy to the cooperative school

EQUIPMENT AND SUPPLIES FOR LEARNING CENTERS

One of the best ways to organize preschool activities is to use the learning center concept. Learning centers are areas of the preschool classroom that are designed for certain types of play and activities. A well-planned preschool might have the following centers with equipment and supplies located in each.

NOTE: All equipment and supplies should be appropriate sizes for three-, four-, and five-year-old children and be safe for the children to use. Remember, many of the items are recyclable.

ART CENTER

- Bottle caps
- Brushes
- Chalk and chalkboard
- Construction paper
- Crayons
- Easels
- Felt
- Ice cream sticks
- Modeling clay
- Paints
- Paper
- Paste
- Pipe cleaners
- Rubber bands
- Scissors
- Smocks
- Strings
- Tables and chairs
- Wood scraps
- Yarn

BLOCK CENTER

- Block puzzles
- Boards
- Cars
- Figures of people and animals
- Shelves and bins for storage
- Small and large blocks
- Trucks

DRAMATIC PLAY CENTER

- Dishes and utensils
- Dolls
- Dress-up clothes
- Furniture
- Mirror
- Office area supplies
- Play food
- Play kitchen
- Play money
- Play telephone

LANGUAGE ARTS CENTER

- Audiotapes and videotapes
- Books
- Comfortable chairs
- Computer and appropriate software
- Flannel board
- Large pillows
- Low shelves
- Pictures
- Puppets
- Puzzles
- Rugs
- Wooden letters
- Writing tools

MANIPULATIVE PLAY CENTER

- Beads to lace
- Board games
- Buckets
- Card games
- Dominoes
- Lacing cards
- Nuts and bolts
- Pegboard sets
- Puzzles
- Sand table
- Shovels
- Sifting screens
- Table and chairs

MUSIC CENTER

- Area rugs
- Autoharp
- Bells
- Cymbals
- Drums
- Guitar
- Music books
- Piano
- Record player
- Rhythm sticks
- Records
- Tambourines
- Tape player
- Tapes
- Triangles

OUTDOOR PLAY CENTER

- Balls
- Barrels
- Boxes
- Crates
- Jungle gym
- Ladders
- Punching bags
- Push toys
- Saw horses
- Scooters
- Slide
- Stilts
- Tricycles

SCIENCE CENTER

- Aquarium
- Flashlights
- Floating objects
- Flowers and flower pots
- Funnels
- Gardener's tools
- Insects
- Magnets
- Magnifying glass
- Measuring cups and spoons
- Plants
- Prisms
- Rocks
- Rulers
- Scales
- Seeds
- Sea shells
- Small animals in cages
- Soil
- Tape measures
- Telescopes
- Thermometers
- Water pitcher
- Water table

CHILDREN'S BOOKS

Preschoolers' books should be chosen carefully. When choosing books for preschool children, look for:

- Action, surprise, or humor
- Appropriate stories
- Avoidance of stereotypes
- Bright colors
- Clear pictures
- Ideas or characters that capture a child's interest
- Interesting sound effects or repetition
- More pictures than words
- New and different subjects to learn
- Simple words
- Stimulation of a child's senses
- Sturdy pages

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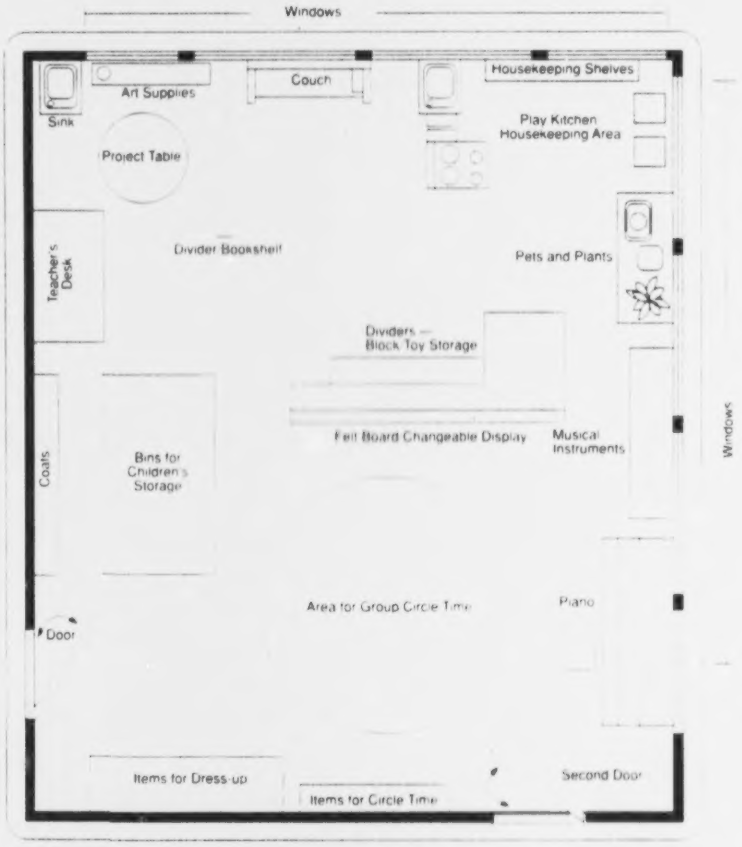
SAMPLE CLASSROOM ARRANGEMENT FOR A PRESCHOOL

A preschool classroom needs to have adequate space for the children's various activities and also adequate storage for supplies and equipment. A preschool classroom has dividers that break up the room into several different learning centers. These divisions will vary among classrooms. One example of a preschool classroom is as follows:


Windows
Housekeeping Shelves
Couch
Art Supplies
Sink
Play Kitchen Housekeeping Area
Project Table
Divider Bookshelf
Teacher's Desk
Pets and Plants
Dividers — Block Toy Storage
Windows
Coats
Bins for Children's Storage
Felt Board Changeable Display
Musical Instruments
Area for Group Circle Time
Piano
Door
Items for Dress-up
Items for Circle Time
Second Door

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INFORMATION SHEET | BUILDING CHILD CARE SKILLS | E II

OBJECTIVE 1

Match terms associated with building child care skills to their correct definitions.

- **Childproofing**—Using safeguards to make the environment safe for young children

  EXAMPLES: Keeping cleaning chemicals and medicine locked in a cabinet, capping electrical outlets, removing scissors and other sharp objects from the reach of a child, placing safety gates at the top and bottom of stairs, removing waste baskets and garbage cans from the reach of a child

- **Eye-hand coordination**—Ability to coordinate what a child sees with his or her hand movement and control
- **Learning center**—Small area inside or outside a classroom that offers a specific type of learning activity
- **Licensed child care**—Child care facility that has met minimum health and safety requirements as set forth by a state
- **Manipulative play**—Play involving handling objects using hand and finger muscles
- **Perception**—Organizing information in the brain that is received from the senses
- **Positive reinforcement**—Using praise, recognition, or tangible objects to reward a particular behavior
- **Preschool**—Child care center that provides learning activities for three-, four-, and five-year-old children

OBJECTIVE 2

Select from a list advantages of a licensed child care center.

Current trends in the work force are increasing the number of children attending licensed day-care centers. In many families, both parents of a young child work outside of the home, and there is also an increasing number of single parents supporting their children. These parents must find dependable caregivers for their children. Many nonemployed parents who do not require day-care services are choosing child care centers because they recognize that such centers can help their children advance developmentally. Whether child care is a necessity or a choice, advantages of a licensed child care center include the following:

NOTE: A child care center must meet minimum health and safety requirements in order to become licensed. Regulations vary from state to state.

- Broadens children's academic knowledge through enrichment activities
- Encourages independence
- Helps children grow developmentally in all areas

  EXAMPLES: Physically, emotionally, intellectually, socially
- Meets the physical needs of children

  EXAMPLES: Nutritious meals and snacks, adequate rest, safe and comfortable environment
- Offers shared time with one or more adults

  NOTE: The State Licensing Bureau regulates staffing/children ratios.
- Prepares children for formal school routines
- Promotes the development of self-help skills

  EXAMPLES: Eating, dressing, washing and drying hands, brushing teeth
- Provides planned experiences in such areas as music, art, and computer literacy
- Provides relief from full-time care for nonemployed parents
- Provides child care for children of working parents
- Provides socialization experiences

  EXAMPLES: Learning to share, building self-confidence, playing with other children, learning manners, learning cooperation

OBJECTIVE 3 **Select from a list techniques for working with preschool-age children.**

Fostering developmental advances in preschoolers requires using specific techniques when working with the children. Preschool-age children should be treated in a manner that takes into consideration the unique characteristics of this age group. When caregivers use the techniques mentioned below, a positive learning environment is created, and children and caregivers succeed. The following techniques should be used when working with preschoolers:

- Allow all children opportunities to experience success.
- Allow children to ask questions.
- Divide tasks into manageable parts.
- Encourage sharing.
- Personalize experiences.

  NOTE: Preschoolers can learn more rapidly when they understand how an experience relates to them personally.

  EXAMPLE: Substituting a child's name for a character's name in a book
- Plan developmentally appropriate activities for the children.
- Provide opportunities for laughter.
- Recognize and praise effort.

  NOTE: It is important for caregivers to know how to foster positive self-esteem in children. Feelings of self-esteem influence a child's outlook on life.
- Respect each child as an individual.
- When communicating with children, use simple language and honesty.

OBJECTIVE 4

List special situations a child care worker may encounter at the child care facility.

Every day, child care workers are confronted with new and different challenges. An awareness of the various situations that may be encountered will help the caregiver respond more effectively to the challenges. Special situations a child care worker may encounter at the child care facility include the following:

- **Accidents with injuries**—Injured children needing first aid or medical attention

  EXAMPLES: Poisoning, drowning, choking, burns, falls

- **Child abuse**—Children suffering from an act that took place away from the facility; the act endangers their mental or physical health and development

- **Child neglect**—Children neglected by parents or caregivers' failures to provide proper care; can take the form of physical neglect, emotional neglect, or abandonment

- **Communicable diseases**—Diseases spread from person to person, animal to person, or object to person; may be spread directly or indirectly

  EXAMPLES: Colds, cold sores, influenza, chicken pox, conjunctivitis (pinkeye), hepatitis, impetigo (bacterial skin infection), lice, measles, Acquired Immune Deficiency Syndrome (AIDS), meningitis, mononucleosis, mumps, ringworm, strep throat, tuberculosis (TB), scabies

  NOTE: Children may be protected from some communicable diseases by receiving immunization shots.

- **Noncommunicable diseases**—Diseases that are not spread by direct contact with an infected person

  EXAMPLES: Rocky Mountain Spotted Fever, allergies, asthma, epilepsy, tetanus

OBJECTIVE 5

Match preschool learning centers to their correct developmental advancements.

Learning centers are set up to divide the classroom and allow opportunities for the children to choose activities that interest them. This promotes independence in the children and helps encourage self-discovery. Caregivers should have clear goals for each learning center. The following centers can offer a wide variety of learning activities to enhance a preschool program:

NOTE: Learning opportunities also occur outside the classroom. Outdoor learning activities include wheel toys, sand and water play, games, climbing, swinging, dramatic play, and quiet areas. Caregivers can also use field trips and visits by guests to stimulate learning.

- **Art center**—Encourages creativity and self-expression; refines development of small and large motor skills; develops self-esteem and self-confidence; promotes exploration of various textures, colors, shapes, and sizes
- **Block center**—Teaches classification of shapes and sizes, fosters cooperation, improves eye-hand coordination, encourages development of language skills, and fosters an awareness of mathematical fractions and numbers
- **Dramatic play center**—Promotes an awareness of societal relationships through role-playing, encourages interaction, and enhances the imagination
- **Language arts center**—Fosters an awareness of the joy of reading, increases vocabulary, provides new information and ideas, develops communication skills, develops reading skills, and encourages self-expression

  NOTE: The language arts center is also referred to as the reading center or library center. Some preschool programs may designate this area as the "quiet area."
- **Manipulative play center**—Refines small motor skills and eye-hand coordination; develops problem-solving skills; and enhances perception, judgment, and creativity

  NOTE: Manipulatives are often used in other learning centers, such as art and science.

- **Music center**—Encourages exploration of sounds, develops music appreciation, introduces concepts of music such as rhythm and tempo, encourages communication through body movements, increases vocabulary, encourages expression of feelings, and improves body coordination

  NOTE: Music may be incorporated into any learning activity.

- **Science center**—Fosters a respect for nature; encourages exploration; stimulates curiosity; teaches facts about all living things in the environment; and promotes an understanding of physical properties and natural forces such as the weather, space, and sound

OBJECTIVE 6

Select from a list guidelines to follow when planning meals and snacks.

Nutritious meals and snacks are crucial for children. In order for children to remain healthy, they must eat well-balanced meals. Also, the mealtimes and snack times should be pleasant for the children. It is the responsibility of caregivers to ensure that the children are receiving proper nutrition in an enjoyable environment. The following guidelines should be practiced when planning meals and snacks for preschoolers:

- Avoid confrontations over eating certain foods; allow the children some freedom in choosing the foods they eat.

  NOTE: Mealtimes are opportunities to encourage children to be independent.

- Consider any food allergies, religious prohibitions, or medical problems the children may have.
- Consider the basic food groups.

  NOTE: The basic food groups include the milk group, meat group, fruit and vegetables group, and the bread and cereals group.

- Consider the cultural backgrounds, season of the year, and ages of the preschoolers.
- Demonstrate proper mealtime manners to encourage children to practice proper manners while eating.
- Include a wide variety of foods on the menus.
- Include foods that are fun to eat.

- Prepare food that is attractive and served in small portions.
- Remain relaxed during the meals and snacks.
- Serve bite-sized pieces of food and finger foods.
- Serve meals and snacks on a fairly regular schedule.
- Space snacks evenly between meals and at least two hours apart.
- Use age-appropriate utensils, dishes, and glasses.

OBJECTIVE 7 **List preschool safety rules.**

The children's safety is the main concern for caregivers. Childproofing the preschool center is very important. Many health or injury risks may be avoided with proper adult care. Creating an environment without any risks is impossible, but caregivers need to anticipate possible risks and take steps to prevent accidents. Safety rules that help develop a safe preschool program include the following:

NOTE: Have emergency numbers and a first-aid kit readily available.

INSIDE THE CLASSROOM

- Cap unused electrical outlets with safety devices.
- Check toys and equipment daily.

  NOTE: Wooden toys need to be sanded and painted with lead-free paint. Toys should not have loose parts or small pieces that can fit into a preschooler's nose, ears, or mouth. Wash toys and equipment periodically.
- Dispose of trash daily.
- Keep available approved, working fire extinguishers.

  NOTE: Inspections of the fire alarm system and the fire extinguishers should be conducted regularly.
- Keep doors to unsafe areas locked.
- Keep traffic paths cleared.
- Store cleaning supplies and poisons in a locked cabinet.

- Secure electrical cords to the wall or floor.
- Store paints, paper, and other resource materials in a cabinet that is out of the reach of children.

AT MEAL OR SNACK TIME

- Keep hot liquids and foods out of the reach of children.
- Attend children while they are eating.

  NOTE: Never leave the children unattended while they are eating.
- Serve bite-sized pieces of food and finger foods.

  NOTE: Cut hot dogs and carrots in lengthwise strips, not in circles. Cut cheese and fruits into small enough pieces so when swallowed, they will not get stuck in the child's throat. Serve toast instead of bread. Avoid serving nuts, grapes, hard candy, or popcorn to young children.
- Serve soft foods that are easy to chew.

OUTSIDE THE CLASSROOM

- Check all equipment daily to make sure it is in working condition.
- Keep the playground neat and clean.
- Make sure outdoor play equipment is anchored firmly in the ground.
- Supervise field trips carefully.

  NOTE: Field trips require special consideration in regard to safety. Written permissions from the children's parents need to be secured, and extra adult supervision may be necessary. In some states, licensing rules may require a certain number of adults for the number of children attending the field trip.
- Supervise outdoor play, and enforce safety rules.

  EXAMPLE: Only one child may be on a slide at a time.

OBJECTIVE 8

List functions of the vocational home economics preschool program.

Direct participation is often the most beneficial way to study and learn about the care of preschool-age children. Child care centers in vocational home economics programs provide direct participation experiences for the home economics students. These experiences foster an understanding of the responsibilities involved in the daily care of children and help develop the skills necessary to work with preschoolers. The functions of the vocational home economics preschool program include the following:

- Allows students to apply knowledge of child development
- Allows students to gain practical child care experience that can be applied in future careers and families
- Promotes positive public relations for the home economics program
- Provides a setting for observing children's behavior
- Provides opportunities for interactions with children

OBJECTIVE 9

Complete sentences which describe the home economics students' responsibilities when conducting a preschool.

Teamwork and cooperation are essential to help build a positive environment for the children. Each preschool worker has responsibilities that help ensure the success of the preschool program. The following responsibilities are involved in conducting a preschool:

- Protecting the children's **health** and **safety**

  NOTE: Protecting the children from harm is the caregivers' primary concern. This responsibility involves teaching children to wash their hands frequently to prevent the spread of illnesses, supervising the children's activities at all times, and routinely evaluating toys and play equipment.

  CAUTION: An ill caregiver should not be in contact with the children. A substitute caregiver needs to be available.

- Arranging the **classroom** for the children

- Using **positive reinforcement** and maintaining fairness and control in all situations

  NOTE: The preschool worker promotes positive behavior by serving as a role model for the children.

- **Communicating** with other staff members, parents, and the children

- Displaying **professionalism**

  EXAMPLES: Keeping all personal information confidential, showing respect for the children's parents, being cooperative and dependable

- Helping children accomplish **tasks**

  EXAMPLES: Hand washing, toileting, cleaning up toys

- **Observing** the children to provide insights into child development

- Preparing **learning centers** and implementing small and large group activities for the children

- Preparing and **serving** snacks

OBJECTIVE 10

List guidelines for participating in a preschool program.

All students who participate in a vocational home economics preschool program need to be prepared to take an active role in the activities of the program. Personal benefits can be gained from the program by making a conscious effort to participate fully in the program. Participation guidelines include the following:

- Assisting with all activities
- Attending regularly
- Cooperating with group members
- Planning and leading an activity
- Preparing written observations for evaluation
- Setting up timely work schedules

INVITING CHILDREN TO PRESCHOOL

Much planning goes into conducting a preschool. Once the location of the preschool and the schedule for the preschool program are determined, parents need to be contacted in order to invite their children to attend the preschool.

LETTER-WRITING GUIDELINES

- Type the letter and envelope on school or home economics department letterhead stationary; use a business letter format.
- Correct all typing errors.
- Explain the purposes of a vocational home economics preschool program.
- State that the preschool is for children 3-5 years of age.
- Refer to the child by name, if possible, in the invitation.
- Tell the days of the week and the times when the preschool will meet.
- Assign a date by which the parents need to respond.
- Allow space for you, your teacher, and other applicable school personnel to sign.
- Include return information section as shown on sample letter.

SAMPLE LETTER

September 1, 199__

Mr. and Mrs. Chris Rose
1000 North 6th Street
Anytown, OK 00001

Dear Mr. and Mrs. Rose:

My name is Kelley Estep and I am in Ms. Mullins' home economics class at Anytown High School. We are now studying the development of preschool-age children, ages 3 through 5. We will be having a free preschool program on Monday through Friday, October 7-11, 199__ from 9:00 a.m.—11:30 a.m. Parents will be responsible for bringing their children to the home economics room each day and picking them up on time. We would like to invite your son, T. J., to attend our preschool.

The purposes of our vocational home economics preschool are to gain an opportunity to interact with children and to develop a concern for children's safety, health, and personal growth. The preschool also provides our class with an opportunity to observe children's behavior. Our class is planning many activities, and the preschool should be fun for all concerned.

Please let us know by September 15 if T. J. will be attending our preschool. Fill in the form that follows and return it as soon as possible. If you have any questions, call Ms. Mullins at 555-0721 between 3:30 p.m. and 4:30 p.m. Thank you for considering our program. We hope to hear from you soon.

Sincerely,

Kelley Estep   Ms. Shirley Mullins

Kelley Estep
Student

Ms. Shirley Mullins
Home Economics Teacher

DETACH AND RETURN BY SEPTEMBER 15 TO:
Ms. Shirley Mullins
Home Economics Teacher
Anytown High School
1200 School Street
Anytown, OK 00001

Yes. My child, ____________________, will come to your preschool, Monday through Friday, October 7-11, 199___, from 9:00 a.m.-11:30 a.m.

No. My child, ____________________, will not be able to attend.

Parent Signature ____

If your child will be attending, please complete the following information.

Who will bring the child? ____________________

Who will pick up the child at 11:30 a.m.? ____________________

Date of child's birth: ____________________

Siblings' names and ages: ____

____

Home telephone: ____________________ Work telephone: ____________

Emergency Contact: ____________________ Telephone: ____________________

Doctor's Name: ____________________ Telephone: ____________________.

Are there any medical reasons why your child should not participate in some activities?

____

Does your child have any allergies? ________ If so, what? ____________________

Describe your child briefly, including eating habits, daily routines, favorite toys, etc.

____

____

____

____

____

SAMPLE LESSON PLANS

Lesson planning is essential to the success of a preschool program. Children's days need to be organized and interesting.

Part I

The following daily lesson plan may be used for a **one-hour home economics preschool program**:

Topic: The Seasons

Goal: To familiarize children with some of the characteristics of the four seasons

Objective: For each child to name the four seasons

9:00—9:05 A.M.—Greet the children and parents

9:05—9:25 A.M.—Circle time; discuss theme and learning centers, read the story, "The Four Puppies"

9:25—9:35 A.M.—Music time; sing the song, "Come Sing a Song of Seasons"

9:35—9:55 A.M.—Self-selected activities at learning centers

Art: Crayon mural of seasons

Block Area: Small animals, encourage children to build houses for animals to live in during the winter

Dramatic Play: Dress-up clothes for different seasons

Manipulative: Puzzles

Science Table: Plants, pictures of changes in trees, plants, flowers, buds

9:55—10:00 A.M.—Outdoors, point out signs of the season

Part II

The following weekly lesson plan may be used for a **full-day child care program:**

Topic:	Winter
Goals:	To familiarize children with some of the characteristics of winter To familiarize children with how animals prepare for winter To familiarize children with outside winter activities
Objectives:	For each child to name three characteristics of winter For each child to name one way animals prepare for winter For each child to name two outdoor winter activities
Science Table:	Cardboard thermometer, picture of winter scenes, and a pair of ice skates

	DAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
Self-selected activities 7:00 – 8:45	Dramatic play	Winter dress-up clothes	Winter dress-up clothes	Make colored ice cubes	Make-up and mirror, make yourself look like a bird	Feely box with things from animals
	Block area	Bulldozer and truck to move styrofoam snow	Bulldozer and truck to move styrofoam snow	Build snowmobile and use goggles	Small animals encourage children to build homes	Ice fishing
	Art	White chalk on blue paper	Cut and paste pictures of winter clothing	Paste cotton balls on dark paper	Make bird feeders	Make playdough snow people
	Manipulative	Puzzles	Match mittens	Winter lotto	Flannel board, bird puzzles	Match tracks with pictures
Snack, 8:45 - 9:00		Rice	Granola Bars	Hot chocolate	Rice Krispies (dry) eat like birds	Hot apple cider
Song time, 9:00 - 9:30		"1 Little, 2 Little, 3 Little Snowflakes"	"This Snowman"	"Frosty" and "Jingle Bells"	"I'm a Little Cardinal"	Review songs
Outdoors, 9:30 - 11:30		Winter observation walk, look for signs of winter	Balloons, see what the cold does to them	Pretend to ice skate, sled, ski, and build snow people	Look for birds and signs of birds on play yard	Play games of tracking
Lunch and Nap, 11:30—2:00						
Snack, 2:00 – 2:15		Make popcorn and talk about how it looks	Make snow ice cream	Make marshmallow snow people	Make jello cutouts	Make peanut butter balls
Self-selected activities 2:15 – 3:30	Dynamic play	Winter dress-up clothes	Paper dolls dressed in winter clothes	Visit ice rink	Make up and mirrors	Finger print tracks
	Block area	Styrofoam snow	Snowmobile made from blocks		Small animals build shelters	Ice fishing
	Art	Cut out snowflakes	Green pepper snowflakes		Paper bag birds	Make track pictures with bare feet
	Manipulative	Tape road on table for cars	Match mittens		Bird puzzles	Match tracks
Story and Discussion 3:30 – 4:00		"The Little House" Discuss signs of winter	"The Snow Day" Discuss how people get around in winter	"Snow" Discuss winter sports	"Winter Tree Birds" Discuss birds and what they do in winter	"Big Tracks, Little Tracks" and "Willie the Rabbit"
Outdoors 4:00 – 5:00		White streamers, run like snow in the wind	Look at breath, look at how school has prepared for winter	Cafeteria trays for children to sled on	Pretend to be birds, look for good shelters	Large box for hibernation

Adapted with permission of Instructional Materials Laboratory, University of Missouri-Columbia, 1984.

NAME ______________________________

PLANNING AND PREPARING NUTRITIOUS SNACKS AND MEALS

INTRODUCTION

Planning a nutritious diet for preschoolers is an important responsibility of caregivers. There are specific factors that must be considered. For example, food likes and dislikes, food group requirements, and individual characteristics of the children.

DIRECTIONS

Operation and Calculation Skills

- Calculate with decimals

- Transfer knowledge/training to new situations
- Apply intuitive thinking techniques

Part I

Plan a week's lunch and snack menu for a preschooler. Complete the following menu.

	Mid-morning Snack	Lunch	Mid-afternoon Snack
MONDAY			
TUESDAY			
WEDNESDAY			
THURSDAY			
FRIDAY			

Part II

Choose one day's lunch menu and complete a time-work plan. Write the plan on the sheet provided.

TIME-WORK PLAN

NAME(S) ______________________________________

____

FOODS TO PREPARE _____________________________

____

____

____

Food Supplies Needed (Type and Amount)	On Hand	Need to Purchase
	(Check one)	

Equipment Needed

______________________ ______________________

______________________ ______________________

______________________ ______________________

______________________ ______________________

______________________ ______________________

______________________ ______________________

______________________ ______________________

______________________ ______________________

	Order of Work	Who is Responsible?	Approximate Time in Minutes	Check When Completed
1.	____________	____________	______	______
2.	____________	____________	______	______
3.	____________	____________	______	______
4.	____________	____________	______	______
5.	____________	____________	______	______
6.	____________	____________	______	______

Estimated total time ____________

NOTE: Be certain that someone is responsible for serving and for clean-up.

NAME ______________________________

PARTICIPATING WITH PRESCHOOL-AGE CHILDREN

INTRODUCTION

Caregivers must be prepared to support and guide the children under their care. Guidance means communicating without shaming or threatening the children. Offering support involves nurturing the children to help them advance developmentally.

DIRECTIONS

Read the following situations, and briefly describe the action you would take in that situation.

1. It is Seth's first day at preschool. He refuses to speak to any of the children and will not join in any of the activities.

- Transfer knowledge/training to new situations
- Evaluate alternatives
- Select an alternative

Language Skills

- Use standard grammar
- Use correct spelling
- Use correct punctuation

2. During free time at the block learning center, Karen has built a huge building. James decides he wants the blocks in Karen's building and proceeds to knock the building down. Karen begins crying.

3. It is outdoor time, and several of the children are playing on the jungle gym. Jon and Barry are hanging from the monkey bars. When Barry attempts to jump down, he loses his footing and slips. He appears to have scraped his knees and elbows.

ASSIGNMENT SHEET 1

BUILDING CHILD CARE SKILLS

E II

NAME ______________________________ SCORE ________

OBJECTIVE 10

Evaluate a licensed child care center or preschool.

INTRODUCTION

There are many types of preschools and child care programs available for young children. Besides being licensed, there are several important factors that need to be considered when selecting child care. For example, the program goals, general atmosphere, and parental involvement are all important factors in child care selection. The right preschool is the one that satisfies the needs of the parents, the caregiver, and the child.

DIRECTIONS

Listening Skills

- Apply active listening skills
- Draw conclusions

Interactive Communication Skills

- Apply questioning techniques
- Conduct interviews

Language Skills

- Use standard grammar
- Use correct spelling
- Use correct punctuation

Part I

Obtain permission to visit a child care center that cares for preschool-age children, and set up an interview with the director of the child care facility. Assure the director that his or her name and the center's name will not be identified. Based on information received during the interview, evaluate the child care center by answering the following questions.

NOTE: Keep all information from the interview confidential.

Basic Information

1. What are the operating hours at the center?

   ____

2. What are the fees?

   ____

3. Are the meals and snacks appropriate and nutritious? Write an example of a menu for a meal that is served at the center.

   ____

   ____

   ____

4. What are the group sizes and age groupings?

   ____

The Staff

5. What experience and training are required for the child care workers?

6. How long have most of the workers been in the program?

7. Describe the staff members' personalities.

8. Is the provider committed to the program for at least one year (if a family child care home)?

The Place

9. Describe the setting at the child care center.

10. Do the children seem happy at the center? Explain your response.

11. Do staff members and children get along well? Support your response with an example.

____

____

____

12. Describe the daily schedule at the center.

____

____

____

13. What different kinds of spaces are available for quiet play, active play, and outdoor play?

____

____

____

____

____

14. Is there enough space for all activities? Explain your response.

____

____

____

____

15. Are there enough books, paints, blocks, musical toys, games, and puzzles? Explain your response.

____

____

____

____

16. Is the classroom arranged so children can get things for themselves? Support your response with an example.

Parental Involvement

17. Are parents encouraged to drop in any time and inspect any part of the house or center?

18. How are parents involved in decision making?

19. Do parents have a chance to speak with the staff when they drop off and pick up children?

Adapted with permission of J.W. Huttig Wordsmith, 1990.

Part II

Write a brief evaluation of the child care center based on information from the interview and personal observations. Use additional paper if needed.

ASSIGNMENT SHEET 1

Part I

Answers will vary from student to student. Answers should show evidence that the student did interview a director of a child care facility.

Part II

Answers should indicate that the student has completed a thorough evaluation of a child care center for preschoolers.

WRITTEN TEST

BUILDING CHILD CARE SKILLS

E II

NAME ______________________________ SCORE________

OBJECTIVE 1

Match terms associated with building child care skills to their correct definitions. Write the correct letters in the blanks.

____ 1. Play involving handling objects using hand and finger muscles

____ 2. Using praise, recognition, or tangible objects to reward a particular behavior

____ 3. Child care center that provides learning activities for three-, four-, and five-year-old children

____ 4. Using safeguards to make the environment safe for young children

____ 5. Small area inside or outside a classroom that offers a specific type of learning activity

____ 6. Organizing information in the brain that is received from the senses

____ 7. Ability to coordinate what a child sees with his or her hand movement and control

____ 8. Child care facility that has met minimum health and safety requirements as set forth by a state

a. Autonomy

b. Caregivers

c. Childproofing

d. Cognition

e. Eye-hand coordination

f. Group programs

g. Learning center

h. Licensed child care

i. Manipulative play

j. Motor development

k. Obedience

l. Perception

m. Plantar reflex

n. Positive reinforcement

o. Preoperational stage

p. Preschool

q. Socialization

OBJECTIVE 2

Select from the following list advantages of a licensed child care center. Write an "X" in the blank before each correct answer.

____ 1. Allows children to have more play time

____ 2. Provides relief from full-time care for nonemployed parents

____ 3. Encourages dependence on caregivers

____ 4. Provides isolation experiences

____ 5. Broadens children's academic knowledge through enrichment activities

____ 6. Substitutes for at-home care

____ 7. Meets the physical needs of children

____ 8. Offers shared time with one or more adults

____ 9. Broadens children's music talents

___ 10. Encourages independence

___ 11. Provides socialization experiences

___ 12. Helps children grow taller and stronger

___ 13. Promotes the development of self-help skills

___ 14. Helps students excel in kindergarten

___ 15. Helps children grow developmentally in all areas

___ 16. Teaches computer programming

___ 17. Prepares children for formal school routines

___ 18. Provides planned experiences in such areas as music, art, and computer literacy

___ 19. Meets the material needs of the children

___ 20. Provides child care for children of working parents

OBJECTIVE 3

Select from the following list techniques for working with preschool-age children. Write an "X" in the blank before each correct answer.

____ 1. Encourage sharing.

____ 2. Avoid answering the children's questions.

____ 3. Respect each child as an individual.

____ 4. Allow all children opportunities to experience success.

____ 5. Use a high vocabulary level when communicating with the children.

____ 6. Depersonalize experiences.

____ 7. Encourage aggressiveness in the children.

____ 8. Provide opportunities for laughter.

____ 9. When communicating with children, use simple language and honesty.

___ 10. Challenge students by assigning difficult tasks.

___ 11. Allow children to ask questions.

___ 12. Recognize and praise effort.

___ 13. Encourage the children to be dependent upon the caregiver.

___ 14. Divide tasks into manageable parts.

___ 15. Personalize experiences.

___ 16. Plan developmentally appropriate activities for the children.

OBJECTIVE 4

List special situations a child care worker may encounter at the child care facility.

____

____

____

____

____

OBJECTIVE 5

Match preschool learning centers to their correct developmental advancements. Write the correct letters in the blanks.

____1. Refines small motor skills and eye-hand coordination; develops problem-solving skills; and enhances perception, judgments, and creativity

____2. Promotes an awareness of societal relationships through role-playing, encourages interaction, and enhances the imagination

____3. Encourages creativity and self-expression; refines development of small and large motor skills; develops self-esteem and self-confidence; promotes exploration of various textures, colors, shapes, and sizes

____4. Fosters a respect for nature; encourages exploration; stimulates curiosity; teaches facts about all living things in the environment; and promotes an understanding of physical properties and natural forces such as the weather, space, and sound

____5. Teaches classification of shapes and sizes, fosters cooperation, improves eye-hand coordination, encourages development of language skills, and fosters an awareness of mathematical fractions and numbers

____6. Encourages exploration of sounds, develops music appreciation, introduces concepts of music such as rhythm and tempo, encourages communication through body movements, increases vocabulary, encourages expression of feelings, and improves body coordination

a. Animal center
b. Art center
c. Ball center
d. Block center
e. Dramatic play center
f. Drawing center
g. Language arts center
h. Manipulative play center
i. Math center
j. Music center
k. Painting center
l. Play center
m. Safety center
n. Science center
o. Toy center

____ 7. Fosters an awareness of the joy of reading, increases vocabulary, provides new information and ideas, develops communication skills, develops reading skills, and encourages self-expression

OBJECTIVE 6

Select from the following list guidelines to follow when planning meals and snacks. Write an "X" in the blank before each correct answer. The list continues on the following page.

____ 1. Have children eat everything on their plate each meal.

____ 2. Serve meals and snacks when it is convenient.

____ 3. Use age-appropriate utensils, dishes, and glasses.

____ 4. Avoid serving bite-sized food.

____ 5. Consider the basic food groups.

____ 6. Avoid allowing children to eat with their fingers.

____ 7. Include foods that are fun to eat.

____ 8. Consider the cultural backgrounds, season of the year, and ages of the preschoolers.

____ 9. Serve food in large portions.

____ 10. Space snacks evenly between meals and at least two hours apart.

____ 11. Use mealtime as an opportunity to discuss stressful situations.

____ 12. Serve large amounts of carbohydrates.

____ 13. Consider any food allergies, religious prohibitions, or medical problems the children may have.

____ 14. Serve only the foods children have eaten before.

____ 15. Avoid confrontations over eating certain foods; allow the children some freedom in choosing the foods they eat.

____ 16. Serve snacks approximately 30 minutes before the meals are served.

____ 17. Serve bite-sized pieces of food and finger foods.

____ 18. Include a wide variety of foods on the menus.

____ 19. Serve many sweets to encourage the children to eat.

___ 20. Prepare food that is attractive and served in small portions.

___ 21. Remain relaxed during the meals and snacks.

___ 22. Serve meals and snacks on a fairly regular schedule.

___ 23. Demonstrate proper mealtime manners to encourage children to practice proper manners while eating.

OBJECTIVE 7

List preschool safety rules. List three rules for each of the following.

INSIDE THE CLASSROOM

____

____

____

____

AT MEAL OR SNACK TIME

____

____

____

____

OUTSIDE THE CLASSROOM

____

____

____

____

OBJECTIVE 8

List functions of the vocational home economics preschool program.

____

____

____

____

____

____

OBJECTIVE 9

Complete sentences which describe the home economics students' responsibilities when conducting a preschool. Write the correct answers in the blanks.

1. The preschool worker has the responsibility of helping children accomplish ________________ .
2. The preschool worker is responsible for protecting the children's ________________ and ________________ .
3. Using ________________ ________________, and maintaining fairness and control in all situations are responsibilities of a preschool worker.
4. The preschool worker is responsible for preparing and ________________ snacks.
5. The preschool worker has the responsibility of ________________ the children to provide insights into child development.
6. Preparing ________________ ________________ and implementing small and large group activities for the children are also responsibilities of a preschool worker.
7. The preschool worker is responsible for ________________ with other staff members, parents, and the children.
8. The preschool worker has the responsibility of arranging the ________________ for the children.
9. The preschool worker is responsible for displaying ________________ .

OBJECTIVE 10 **List five guidelines for participating in a preschool program.**

____

____

____

____

____

NOTICE The following assignment sheet is not part of the written test. If the assignment has not been completed, check with the instructor.

OBJECTIVE 11 **Evaluate a licensed child care center or preschool.** SCORE ________

WRITTEN TEST ANSWERS

BUILDING CHILD CARE SKILLS

E II

OBJECTIVE 1

1. i
2. n
3. p
4. c
5. g
6. l
7. e
8. h

OBJECTIVE 2

2, 5, 7, 8, 10, 11, 13, 15, 17, 18, 20

OBJECTIVE 3

1, 3, 4, 8, 9, 11, 12, 14, 15, 16

OBJECTIVE 4

Answer should include the following:

- Accidents with injuries
- Child abuse
- Child neglect
- Communicable diseases
- Noncommunicable diseases

OBJECTIVE 5

1. h
2. e
3. b
4. n
5. d
6. j
7. g

OBJECTIVE 6 3, 5, 7, 8, 10, 13, 15, 17, 18, 20, 21, 22, 23

OBJECTIVE 7 Answer may include any three of each of the following:

INSIDE THE CLASSROOM

- Cap unused electrical outlets with safety devices.
- Check toys and equipment daily.
- Dispose of trash daily.
- Keep available approved, working fire extinguishers.
- Keep doors to unsafe areas locked.
- Keep traffic paths cleared.
- Store cleaning supplies and poisons in a locked cabinet.
- Secure electrical cords to the wall or floor.
- Store paints, paper, and other resource materials in a cabinet that is out of the reach of children.

AT MEAL OR SNACK TIME

- Keep hot liquids and foods out of the reach of children.
- Attend children while they are eating.
- Serve bite-sized pieces of food and finger foods.
- Serve soft foods that are easy to chew.

OUTSIDE THE CLASSROOM

- Check all equipment daily to make sure it is in working condition.
- Keep the playground neat and clean.
- Make sure outdoor play equipment is anchored firmly in the ground.
- Supervise field trips carefully.
- Supervise outdoor play, and enforce safety rules.

OBJECTIVE 8

Answer should include the following:

- Allows students to apply knowledge of child development
- Allows students to gain practical child care experience that can be applied in future careers and families
- Promotes positive public relations for the home economics program
- Provides a setting for observing children's behavior
- Provides opportunities for interactions with children

OBJECTIVE 9

1. tasks
2. health, safety
3. positive reinforcement
4. serving
5. observing
6. learning centers
7. communicating
8. classroom
9. professionalism

OBJECTIVE 10

Answer should include any five of the following:

- Assisting with all activities
- Attending regularly
- Cooperating with group members
- Planning and leading an activity
- Preparing written observations for evaluation
- Setting up timely work schedules

OBJECTIVE 11

Refer to answers to Assignment Sheet 1.

OBJECTIVE SHEET

HOUSING FOR TODAY'S LIFE-STYLES

F I

INTRODUCTION

A person's home is his or her "microenvironment" — a small part of the total environment in which he or she lives. A home reflects the life-style of the people who live there, and reveals what the family thinks is important in home life. Thus, housing is an extension and means of identification for oneself and one's family.

UNIT OBJECTIVE

After completing this unit, the student should be able to determine concepts related to housing for today's life-styles. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with housing for today's life-styles to their correct definitions.
2. Describe the functions of housing.
3. Match situations that affect housing decisions to their correct descriptions.
4. Match housing situations with family life-style needs.
5. Distinguish among new construction designs.
6. Distinguish between characteristics of active and passive solar power.
7. Discuss ways to conserve energy in the home environment.
8. Discuss environmentally friendly cleaning alternatives.
9. List ways to prevent home accidents.
10. Select from a list ways to improve home security.
11. Evaluate home adaptability. (Assignment Sheet 1)
12. Write an essay about how to use renewable energy sources in housing environments. (Assignment Sheet 2)

SUGGESTED ACTIVITIES

HOUSING FOR TODAY'S LIFE-STYLES

F I

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss housing for today's life-styles.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Arrange for the use of all audiovisual equipment that will be needed.

- Order *Energy Education Resources* for a list of generally available free or low-cost energy-related educational materials for students and educators. The list is updated once a year.

  NOTE: See suggested resources for the mailing address.

- Write or call the Department of Energy Conservation and Renewable Energy Inquiry and Referral Service, and the Environmental Defense Fund—Recycling for supplemental information.

DELIVERY

Objective 1

- Ask students to respond to the word "home." Explain that a home can mean different things to different people and can meet various physical, emotional, and social needs. Lead a class discussion based on the question, "What is the difference between a house and a home?"

- Examine the benefits a home provides. Have students complete open-ended sentences about housing needs.

  EXAMPLES: "My bedroom is ..."
  "To talk to my friends I go to ..."
  "I like to talk on the phone where..."

- Have each student use magazines to make a collage of pictures expressing his or her definition of a home.

- Discuss the terms and definitions that will be used in the unit.

Objective 2

- Ask students to discuss the functions of housing. Lead a class discussion on the importance of these functions to the students.

Objective 3

- Lead a class discussion about each of the factors that influence housing choices. Ask students for examples of each factor.

  EXAMPLE: Environmental factor — Climate, culture, available solar power

Objective 4

- Lead a class discussion by asking the following questions: How much living space do you need now? How would that need be different if you got married? Had a baby? How would that need change if a parent or elderly grandparent moved in with you?

- Divide the class into groups and provide each group with a house floor plan. Ask each group to evaluate the floor plan for adaptability. Ask students to identify how the floor plan could be modified for people with special needs. Lead a class discussion on group evaluations.

- Instruct students to complete Assignment Sheet 1 to evaluate housing adaptability. Refer students to Supplement 1 for information on housing adaptations. Instructors may want to refer to *Handbook for Design: Specially Adapted Housing* for additional information.

Objective 5

- Instruct students to work in groups and have each group find three pictures of different housing alternatives. Use the pictures to prepare a class bulletin board.

- Contact a local gas or utility company to receive current information about "Smart House" technology.

- Arrange to tour local energy-efficient houses such as an earth sheltered house, Smart House, or solar house.

- Ask an insurance company representative to visit the class and discuss insurance rates for the various new construction designs discussed. Are the insurance rates higher or lower than for traditional housing? Why?

- Discuss computer-aided design (CAD) software. CAD software is available to assist architects in accurately and quickly sketching building exteriors, interiors, and landscapes on the computer screen. Basic designs can be stored on computer disks for easy reference. CAD software is useful in developing many housing designs.

Objective 6

- Ask students to complete Assignment Sheet 2 to learn more about renewable energy sources and housing decisions. Refer students to *Energy Information Sheets* and *Renewable Energy Reading List for Young Adults* to assist them in their searches for essay information.

- Hand out and discuss *Solar Energy and You.*

Objective 7

- For additional information, refer to *Nontoxic, Natural, and Earthwise*; *The Nontoxic Home*; *The Healthy Home: An Attic-to-Basement Guide to Toxin-Free Living*; *Save Our Planet: 750 Everyday Ways You Can Help Clean Up the Earth*; *The Green Pages*; and *50 Simple Things You Can Do to Save the Earth.*

- Conduct a contest to find the most resourceful way to reduce utility bills. Allow students to use *Taking Charge in Changing Times: Reducing Utility Bills* as a guide.

- Hand out and discuss *Tips for Energy Savers* for additional information on helping control living costs by making homes energy-efficient.

- Lead a class discussion on possible energy sources for the future. Have students bring news articles on the topic.

- Show the videos *Energy Conservation* and/or *Weatherize and Insulate Your Home.*

- Refer to Supplement 2 for information on Energy Guide labels.

- Bring sample utility bills from home and help students read and interpret them.

- Hand out and discuss *Weatherproofing the Home*, *Learning About Energy Conservation*, and *Teaching Your Child Wise Energy Use*.

- Refer to *Home Economics I* and *Adult and Family Living* for additional information on guidelines for choosing and purchasing major home appliances.

- Combine activities from Section C, Unit III, "Quick Repairs and Alterations" with this unit by having students make fabric roll draft dodgers as an inexpensive way to reduce heat loss through windows and doors.

  NOTE: To make a fabric roll draft dodger, cut a strip of fabric longer than the width of the window or door where it is to be used. The width of the fabric should be twice the width of the roll desired plus seam allowances. Fold the fabric lengthwise with wrong sides out. Sew the long sides together. Sew one short end together and leave the other short end open. Turn the fabric inside out. Stuff with polyester, cotton, kitty litter, or birdseed. Sew the open end together by hand. This fabric roll draft dodger can be used plain or can be decorated to resemble a dog (particularly a dachshund), snake, alligator, etc. Felt, yarn, and buttons can be used for faces, ears, and feet on the draft dodgers. Place the dodgers on window sills or on the floor next to closed doors. As an FHA/HERO project, the fabric roll draft dodgers could be donated to senior citizens who live in older homes in the community.

  Used with permission of the Home Economics Curriculum Center, Texas Tech University, Lubbock, Texas.

Objective 8

- Provide supplies for the class and allow students the opportunity to experiment with alternative cleaning methods discussed in this objective.

- Have students set up a display in the home economics classroom, school library, or other available location showing environmentally friendly cleaning alternatives.

Objectives 9 and 10

- Invite representatives from local fire and/or police departments to visit the class and discuss home safety and security.

- Inform students that fire and police departments can be contacted and asked to inspect one's home for safety and security.

- Discuss the importance and value of being alert and aware of one's environment when working in the yard, when carrying in groceries, when coming home to an unlighted house, or late at night. Ask the class for other examples of times when safety and security measures should be taken.

- Lead a class discussion on measures students could take to make their families' homes safer. What additional safety measures might students consider when they move into their own homes or apartments?

- Point out to students the importance of knowing the local poison control center's phone number. Encourage students to keep this number by the phone. The Oklahoma Poison Control Center phone number is 800-522-4611. Out-of-state teachers should make local poison control center phone numbers available to students.

- Lead a class discussion on labels and safe product use. Discuss the importance of reading product labels and knowing the antidotes for ingestion. Also, inform students to follow product use instructions exactly as written.

- Refer students to Supplement 3 for basic household tools that are recommended for a home repair kit that may be needed to add safety and/or security measures, or to make adaptations for special needs individuals.

- Show the video *Home Security*. Discuss the cost-free and inexpensive safety measures students can take with their own homes.

APPLICATION

Objectives 11 and 12

- If not completed earlier in the unit, have students complete Assignment Sheet 1 and Assignment Sheet 2.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate the students on assignment sheet activities if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Material

- *Energy Conservation*
- *Home Security*
- *Weatherize and Insulate Your Home*

NOTE: These videos are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these videos from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers may obtain information on ordering *Energy Conservation* and *Home Security* from Do-It-Yourself, Inc., 5250 Seventy-seven Center Drive, Charlotte, North Carolina 28210, phone 800-688-7284. *Weatherize and Insulate Your Home* is available from Leichtung Workshops, 4944 Commerce Parkway, Cleveland, Ohio 44128, phone 800-321-6840.

Publications

- Braun, Bonnie and Elaine Wilson. *Teaching Your Child Wise Energy Use.* Fact Sheet No. 303. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1980.
- Dadd, Debra Lynn. *Nontoxic, Natural, and Earthwise.* Los Angeles, California: Jeremy P. Tarcher, Inc., 1990.
- Dadd, Debra Lynn. *The Nontoxic Home.* Los Angeles, California: Jeremy P. Tarcher, Inc., 1986.
- *Energy Education Resources: Kindergarten Through 12th Grade.* Washington, D.C.: United States Department of Energy, 1990.
- *Energy Information Sheets.* Washington, D.C.: United States Department of Energy, 1988.

- Fox, Karen et al. *Taking Charge in Changing Times: Reducing Utility Bills.* Home Economics Fact Sheet No. TC-106. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- *Handbook for Design: Specially Adapted Housing.* VA Pamphlet 26-13. Washington, D.C.: Veterans Administration, 1978.

  NOTE: This handbook can be obtained by contacting the local Veterans Administration or by writing to Department of Veterans Benefits, Veterans Administration, Washington, D.C. 20420

- *Home Economics I.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1989.

  NOTE: As of 1991, *Home Economics I* will be published under the title *Foundations for Living*, Volume I. The curriculum content is unchanged. Information on ordering this curriculum guide may be obtained from Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may call 800-654-4502.

- Hunter, Linda Mason. *The Healthy Home: An Attic-to-Basement Guide to Toxin-Free Living.* Emmaus, Pennsylvania: Rodale Press, 1989.

- *Learning About Energy Conservation.* Publication No. DOE/CE-0188. Washington, D.C.: United States Department of Energy, 1987.

- MacEachern, Diane. *Save Our Planet: 750 Everyday Ways You Can Help Clean Up the Earth.* New York: Dell Publishing, 1990.

- Mahoney, George W. A. and Sam Harp. *Weatherproofing the Home.* Fact Sheet No. 1660. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1977.

  NOTE: Numerous Energy Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- *Renewable Energy Reading List for Young Adults.* Publication No. DOE/CE-0139. Washington, D.C.: United States Department of Energy, 1986.
- *Solar Energy and You.* Publication No. DOE/CE-0093/1. Washington, D.C.: United States Department of Energy, 1985.
- The Bennett Information Group. *The Green Pages.* New York: Random House, Inc., 1990.
- The Earth Works Group. *50 Simple Things You Can Do to Save the Earth.* Berkeley, California: Earthworks Press, 1989.
- *Tips for Energy Savers.* Publication No. DOE/CE-0231. Washington, D.C.: United States Department of Energy, n.d.

NOTE: To order these and other energy education resources, write to United States Department of Energy, Energy Information Administration, National Energy Information Center, EI-231, Room 1F-048, Forrestal Building, Washington, D.C. 20585, phone 202-586-8800.

Additional Resources

- Department of Energy Conservation and Renewable Energy Inquiry and Referral Service, P.O. Box 8900, Silver Spring, Maryland 20907, phone 800-523-2929.
- Environmental Defense Fund — Recycling, 257 Park Avenue South, New York, New York 10010, phone 800-CALL-EDF.

UNIT REFERENCES

- *Adult and Family Living.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1990.
- Craig, Hazel Thompson. *Homes with Character*, 5th ed. Mission Hills, California: Glencoe Publishing Company, 1987.
- Herndon, Sue. *Choosing Energy-Efficient Kitchen Appliances.* Fact Sheet No. 301. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1984.
- *Home Furnishings and Equipment.* Prospect Heights, Illinois: Money Management Institute of Household International, 1985.

- *Housing, Design, and Furnishings*. Lubbock, Texas: Home Economics Curriculum Center, Texas Tech University, 1989.
- *Housing, Home Furnishings, and Equipment*. Lubbock, Texas: Home Economics Curriculum Center, Texas Tech University, 1983.
- Kicklighter, Clois E. and Joan C. Kicklighter. *Residential Housing*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1986.
- Leavenworth, Carol et al. *Family Living*. Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1990.
- Lewis, Evelyn L. *Housing Decisions*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1987.
- Parnell, Frances Baynor. *Skills for Everyday Living*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- Rifkin, Jeremy (ed.). *The Green Lifestyle Book*. New York: Henry Holt and Company, Inc., 1990.
- Sherwood, Ruth F. *Homes: Today and Tomorrow*. Mission Hills, California: Glencoe Publishing Company, 1990.
- Williams, Sue et al. *Energy Efficient Housing*. Fact Sheet No. 210. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1986.

INFORMATION SHEET

HOUSING FOR TODAY'S LIFE-STYLES

F I

OBJECTIVE 1

Match terms associated with housing for today's life-styles to their correct definitions.

- **Active solar heating**—Use of mechanical devices to capture the sun's energy and put it to use
- **Conservation**—Preventing energy waste; protecting from loss or depletion

  NOTE: In dealing with the environment, a distinction is often made between conservation and preservation of natural resources. Conservation means *using* resources wisely. Preservation means *not using* resources at all.
- **Geodesic dome**—Vaulted structure constructed of triangular elements that form a self-supporting roof and walls
- **Life-style**—Living pattern or way of life
- **Nonrenewable resources**—Energy sources that are available in limited supply

  EXAMPLES: Oil, coal, natural gas
- **Passive solar system**—Use of construction designs that make maximum use of sunlight or wind for heating and cooling
- **Renewable resources**—Energy sources that can be regenerated or are practically inexhaustible

  EXAMPLES: Sun, wind, water
- **Safety**—Prevention of fire and accidents that result from dangers in and around the home
- **Secondary housing need**—Needs of lower priority
- **Security**—Protection of people and belongings in and around the home

OBJECTIVE 2

Describe the functions of housing.

Homes help meet the physical, psychological, and social needs of people. The basic functions of housing are:

- **Privacy**—A psychological need for housing; allows distance from others
- **Security**—A secondary need for housing; provides a sense of belonging
- **Shelter**—The primary need for housing; provides protection from the elements

OBJECTIVE 3

Match situations that affect housing decisions to their correct descriptions.

Many situations can and do affect housing decisions, including:

- **Demographics**—Population size, growth, and density

  EXAMPLES: Geographic location, neighborhood, personal preference for the city, personal preference for the country

- **Economics**—Cost of constructing and/or purchasing homes
- **Environment**—Utilization of natural resources in various geographic areas
- **Life-style**—Needs for space in the home depending on a family's stage in the life-cycle
- **Mobility**—Work pattern or life-style requiring flexibility in location

  NOTE: Those who prefer to be mobile may view renting as preferable to buying.

- **Stability**—Work pattern or life-style requiring stability and commitment to location

  NOTE: Home ownership provides housing stability to many families. Buying a home is often the largest purchase a person makes.

OBJECTIVE 4

Match housing situations with family life-style needs.

As discussed in Objective 3, one's life-style affects housing needs. Whether a person lives alone, with family members, or with other persons, one's life-style is an extension of self. The home and life-styles of those in the home will affect the choices one makes when securing a place to live. The housing situation one chooses:

- Depends on a family's stage in the life-cycle

  EXAMPLE: A married couple with no children may be comfortable in a one-bedroom home. With the addition of children, the couple will need additional space. As the children grow up and leave home, once again the couple may prefer to move into a smaller home that requires less upkeep.

- Affects the actions of the residents

  EXAMPLE: A renter of a small apartment would not have the facilities to entertain a large number of guests at one time.

- Depends on personal needs and priorities

  EXAMPLE: If having pets is a priority for a person, then he or she would probably look for housing where pets were allowed.

OBJECTIVE 5

Distinguish among new construction designs.

It has become increasingly difficult for individuals to afford the costs of purchasing homes plus paying for the energy costs of home operation. In addition to traditional housing designs, many houses are now being designed to take advantage of renewable resources. These innovative houses increase efficiency and use little fuel for energy sources.

NOTE: There are advantages and disadvantages to every construction design. Building costs, resale values, environmental considerations, and insurance costs are just a few of the factors that need to be considered before buying or building a home.

Earth sheltered

- Uses the surrounding earth as an energy source

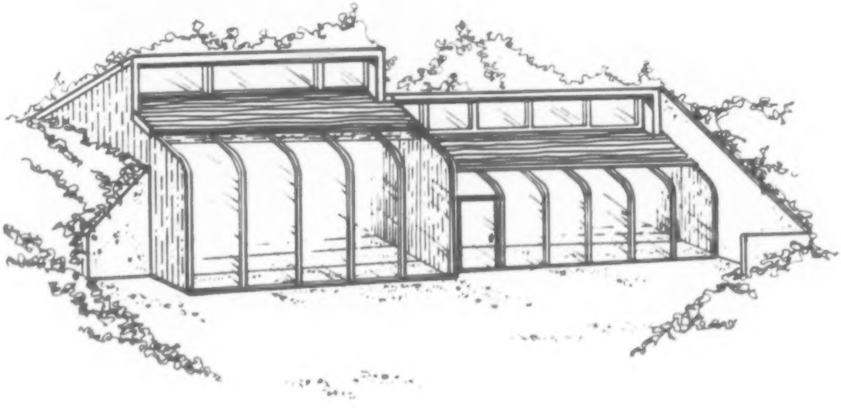
  NOTE: Ground temperature remains more constant than air temperature, reducing energy use and cost. The relatively constant soil temperature at a depth of 4 to 5 feet is 55 to 60 degrees Fahrenheit.

- Built into the side of a hill so the house is partially underground

  NOTE: A variation, an earth berm, is a mound of earth that can be used to protect the north side of a home from wind, reducing heat loss. The mound of earth helps direct wind up and over the house.

- Provides protection from storms, wind, and lightning
- Preserves the surrounding environment
- Has the limitation of lack of cross-ventilation and daylight possibilities
- Generally has large window areas on the south for solar heating; often includes active or passive solar systems
- Must be constructed to resist earth pressure and ground moisture

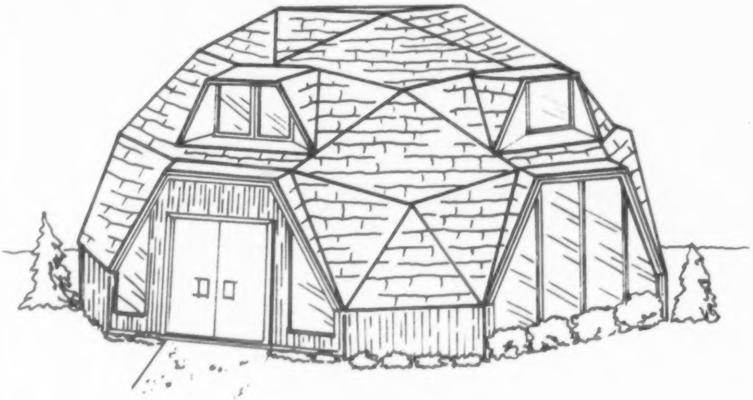
  EXAMPLE:



Geodesic dome

- Constructed of triangular frames that are joined to form self-supporting roof and walls
- Factory-assembled and bolted together on site to form the finished dome
- Reduced quantity of building materials needed; less than in traditional housing
- Reduced heat loss due to the reduced amount of exposed surface area
- Self-supporting structures with no interior walls needed

EXAMPLE:



Manufactured

- Partly constructed homes that are transported to the building sites in sections

  NOTE: Manufactured homes may come as a "kit" where the shell is finished at the factory and moved to the home site for completion. Some manufactured homes are completed at the factory, furnished, and made mobile to transport to various home sites.

- Usually cost less than conventionally built homes
- Ready to be occupied in less time than a home being built on site

Smart House

- Automated house that uses high technology to operate

  EXAMPLE: Electrical outlets will only supply power to an electrical device with the proper wattage needs. If inappropriate objects, such as fingers, reach the outlets, no current will be supplied.

- Run by a wiring and computer-control system

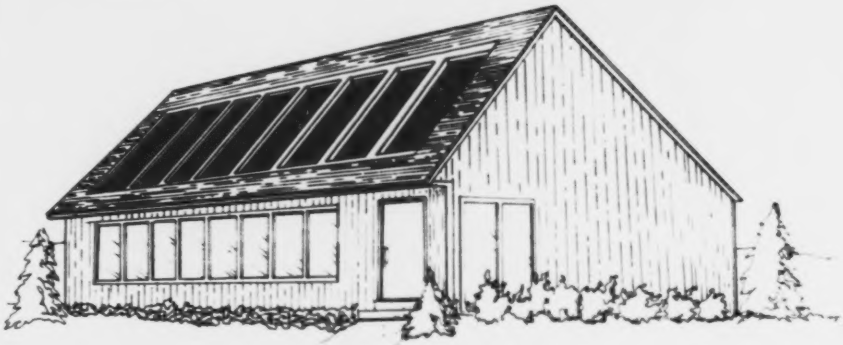
Solar

- Uses the sun for both active and passive solar heat
- Constructed so that weather conditions and orientation can be used to the home's advantage

  EXAMPLE: Built with large areas of glass on the south side

- Used in climates where the sun shines most of the year
- Has special design features for maximum energy efficiency

  EXAMPLE:



OBJECTIVE 6

Distinguish between characteristics of active and passive solar power.

The sun is an abundant source of renewable energy. The technology is available to efficiently collect and use the sun's energy. As energy costs continue to increase, it is certain that the trend toward energy-efficient housing will prevail.

NOTE: Both active and passive methods of solar power require a system to collect, store, distribute, and control solar energy. Though solar power is a good source of energy, homes that rely totally on solar power may not be feasible in areas of the country where sunshine is not abundant. Even in sunny regions, back-up systems may be needed.

Active

- Large solar-collecting panels on the roof absorb heat from the sun.

  NOTE: The solar panels are often made of glass.

- Liquid or gas (usually water or air) runs through coils behind the collectors to absorb the heat and take it to a storage tank.
- Heat is circulated through a system of pipes or ducts.
- When the heat is needed in the house, a pump circulates the hot liquid to radiators in the house.

Passive

- Any design or construction material that makes maximum use of sun, light, or wind for heating and cooling is considered passive use.
- No mechanical parts are needed.
- Large glass areas are located on the southern side of the house for heat.

  NOTE: This is particularly useful in areas of the country where sun is plentiful in the winter. Shade or window treatments would be required to block summer sun and heat.

- Few or no windows are placed on the north.
- Windows commonly have overhangs to block summer heat and sun.

- Windbreaks and plantings are used to control temperatures.

  NOTE: Trees should be chosen to fit the purpose intended. It is most advantageous to grow evergreens along the north side of a home to block the north winter wind. Deciduous trees (those that lose their leaves in the fall) may be planted along south or west sides to provide summer shade and allow warm sunlight to shine on the house in the winter.

OBJECTIVE 7 **Discuss ways to conserve energy in the home environment.**

Energy crises that may occur and the ever-increasing cost of utilities has made energy conservation a vital part of housing considerations. Of equal importance is the fact that many of the natural resources provided by the earth are nonrenewable. The best way to protect the world's energy resources *and* reduce energy costs in the home is to practice conservation.

- **Choose energy-efficient appliances**—Many new appliances are designed with energy-saving features. Energy consumption can be greatly reduced by making wise choices when buying new appliances, and by the way those appliances are used in the home.

- **Consider site orientation**—The way a house is set in terms of direction and land surface can work *with* sunlight and wind to conserve energy.

  EXAMPLES: Locate windows on the south for warm sunshine, set the house against a hill to protect from cold wind

- **Follow conservation-wise construction techniques**—Light-colored building materials provide a cooler environment, while darker materials are generally warmer. Roof overhangs, shutters, and awnings block the sun and wind to save energy and control temperatures. Consider new construction designs.

  EXAMPLE: Roof color can increase the efficiency of heating and cooling systems. Dark roofs are warmer, while light roofs are cooler.

- **Secure potential areas of energy loss**—Air infiltration occurs around electric outlets and switches, exterior windows, and door frames. Caulking and weather-stripping doors and windows prevent unwanted air leakage or entry. Drawing draperies shuts out heat in the summer and cold in the winter. Using insulation under the roof and floors and between walls prevents loss of either cooled or heated air.

- **Use plantings, fences, and walls**—In cold climates, trees, fences, and walls can serve as windbreaks and reduce heat loss. In warm climates, shade trees can shade the house and reduce air-conditioning bills.

- **Use energy-efficient interior design features**—Ceiling fans help circulate air in the summer and achieve feelings of coolness at less cost than air-conditioning. Fans can also circulate heated air back into living spaces during the winter months. Appropriate use of the design element of color can achieve feelings of warmth or coolness.

  EXAMPLES: Warmth in a home can be achieved by using wooden furniture set in a crowded arrangement with reds, yellows, and oranges as primary colors. Chrome chairs set in a less crowded room with blues and purples as primary colors bring a sense of coolness to a room.

OBJECTIVE 8

Discuss environmentally friendly cleaning alternatives.

Everyone has different standards in home cleanliness. Certain minimum standards are needed for the health and safety of family members. Unfortunately, when cleaning house, most people turn to their own stockpiles of toxic chemicals to get the job done. Environmentally friendly ways to clean without using toxic chemicals are included on the following page.

CLEANER	ENVIRONMENTALLY FRIENDLY ALTERNATIVES
Abrasive cleaners or powders	An alternative scouring method is to rub the soiled surface with 1/2 lemon dipped in borax.
Aerosol spray products	Buy pumps and solids instead, or make a safe alternative at home.
Ammonia-based cleaners	An excellent, safe, alternative cleaner for most household surfaces is a mixture of vinegar, salt, and water. Baking soda and water makes a good tub and tile cleaner for the bathroom.
Bleach cleaners	Borax, dry oxygen bleaches, and sodium hexametaphosphate are safe alternatives.
Disinfectants	Soap and hot water will kill many bacteria; try 1/2 cup borax mixed with 1 gallon of hot water.
Drain cleaners	Use a plunger; flush with boiling water; or pour baking soda down the drain.
Mothballs	Alternatives include cedar chips, newspaper, lavender, and flower petals.
Oven cleaners	A safe alternative is baking soda and water rubbed in with very fine steel wool.
Rug cleaners	Sprinkle cornstarch on the rug, wait one hour, and vacuum thoroughly.
Toilet bowl cleaners	As an alternative, use baking soda or a mild detergent.

From *The Green Lifestyle Handbook*. Jeremy Rifkin, Editor. Copyright © 1990 by the Greenhouse Crisis Foundation. Reprinted by permission of Henry Holt and Company, Inc.

OBJECTIVE 9

List ways to prevent home accidents.

The safety of individuals in the home is a serious subject. Many accidents that occur in the home could be prevented if everyone observed standard safety precautions. Learning and practicing safe habits will help develop a more healthful home environment.

General Safety

- Dry hands thoroughly before handling electrical equipment.

  NOTE: Dry hands will help prevent possible electrical shock.

- Avoid overloading electrical outlets.
- Disconnect electrical cords by pulling the plug, *not* the cord.
- Do not use equipment with frayed electrical cords, broken plug ends, or other mechanical defects.
- Turn appliances off *before* either connecting or disconnecting.
- Store cleaning compounds away from areas of food storage and food preparation areas, and away from clean cooking utensils and tools.
- Follow instructions when using electrical appliances.
- Store chemicals out of the reach of children.

  EXAMPLES: Cleaning compounds, detergents, pesticides, paints

- Read labels and use products as directed.
- Keep emergency telephone numbers by the phone.

  EXAMPLE: Oklahoma Poison Control Center, phone 800-522-4611

  NOTE: Each state's poison control phone number is different. Contact local poison control authorities for available emergency numbers.

- Take steps to reduce the chances of falls.

  EXAMPLES: Make certain floors are in good repair, floor level changes are obvious, areas are well-lighted, items are kept off the floor

Fire Safety

- Make sure all appliances have the Underwriters Laboratories (UL) seal or the American Gas Association (AGA) seal which guarantee new products have met safety requirements.
- Keep a fire extinguisher in or near the kitchen and other fire-prone areas.
- Install at least one smoke detector.

  NOTE: Smoke detectors detect toxic gases in the first stage of a fire and sound a loud alarm. Smoke detectors need to be checked frequently to ensure they remain operable.

OBJECTIVE 10

Select from a list ways to improve home security.

According to the Federal Bureau of Investigation, 1 out of 6 American homes will be burglarized. Burglaries occur an average of 1 every 20 seconds. It is easy to realize the importance of protecting one's home against theft. Fortunately, steps can be taken to help avoid home and apartment burglaries.

Door locks

NOTE: Although inside door chains are useful to identify visitors before opening the door, they provide very little security against intruders.

- Install dead-bolt locks on all exterior doors.
- Install special locks on sliding glass doors to prevent forced sliding and/or use a thick wooden dowel or broomstick in the track of the sliding door.
- Keep doors locked at all times.

  EXAMPLES: When away from the home (even for brief periods of time), when inside the home, when mowing the yard

Secure doors

- Make certain all exterior doors have a solid wood or metal core.
- Ensure door frames are strong and solid.

Window locks

- Make certain window locks are locked.

  CAUTION: Do not permanently secure windows in sleeping areas! In case of fire, windows are a necessary escape route.

Peepholes

- Install and use a peephole.

  NOTE: Peepholes are small metal cylinders installed in a hole in the door. A fish-eye lens inside the cylinder allows a wide-angle view of the person on the other side of the door.

- Identify visitors before opening the door.

Alarm systems

- Install electronic equipment that can automatically contact authorities in the event of a burglary.

Outdoor security

- Make the home visible; trim trees that might cover doors or windows.
- Plant thorny bushes under windows to discourage entry.
- Provide floodlights over exterior doors.
- Provide lighting in parking and walkway areas.

  NOTE: Timed lights can be set to come on and go off at predetermined times, adding to the safety of outdoor areas.

- Get a watch dog.

  NOTE: While dogs provide home security, they are a responsibility and require daily care.

HOUSING ADAPTATIONS

As families move from one stage in the life-cycle to the next, housing needs change. Physical conditions also affect life situations and housing needs. The housing needs of physically impaired persons depend upon the types of handicaps. Elderly persons also often have some degree of physical limitation which may make it difficult for them to function in the average home.

Limited strength and abilities make some tasks around the home difficult or even impossible. To prevent accidents, home design and furnishings can be modified to meet special safety needs. Many adaptations are inexpensive or free.

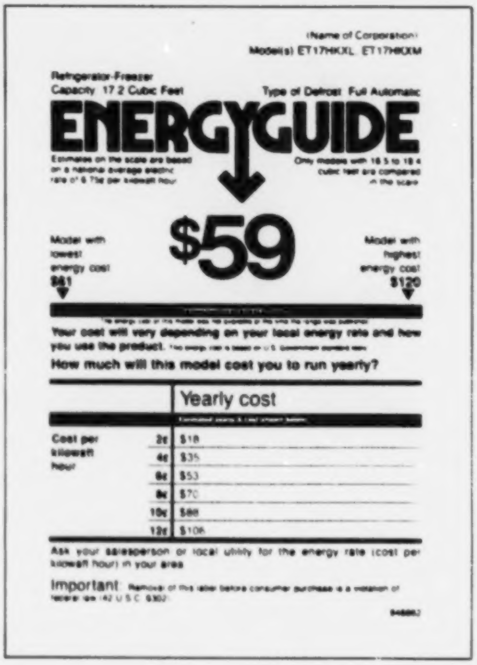
NOTE: The following list includes *general* guidelines for adaptations, and applies primarily to persons with limited mobility, particularly those in wheelchairs. A person who is handicapped will have special needs according to the type of handicap. Specific handicaps may require additional adaptations.

- Avoid highly polished, slick floors.
- Avoid using throw rugs.
- Install grab bars fastened to tub, shower stall, and the wall by the commode.
- Install a lowered counter level range or stove with a tilted mirror above to give a view of the contents of the pots and pans.
- Install telephones where they can be reached from a wheelchair.
- Install a hose reaching from the sink to the stove to eliminate the risk of dropping pans of water.
- Install a hand-held shower and a chair in the bathtub, or build a wheelchair-accessible shower.
- Install shelves that pull out and/or lazy Susans that revolve to bring items into reach.
- Install a built-in oven at counter level.

- Install shallow sinks that are easily accessible.
- Install ramps between floor levels.
- Lower counters to 32 inches high.
- Place range controls on the front so they are easily accessible.
- Place thermostat controls, light switches, and electrical outlets within easy reach — about 4 feet high.
- Provide a place to sit while preparing meals.
- Provide handrails on each side of staircases, hallways, and in bathrooms.
- Raise the height of the commode seat.
- Remove cabinets under sinks and range top so there is open space to accommodate knees and wheelchairs.
- Remove furniture that has sharp corners or is easily tipped over.
- Replace regular doorknobs and faucets with levers.
- Trim doorway thresholds so they are flush with the floor.
- Widen doorways to be 3 feet wide and hallways 4 feet wide.

ENERGY GUIDE LABELS

There are two important facts one should know about Energy Guide labels: (1) operating costs usually far exceed the purchase price over the life of an appliance, and (2) some higher priced appliances cost less to run than less expensive models. The yellow and black Energy Guide labels that are found on every refrigerator, refrigerator/freezer, freezer, dishwasher, washer, water heater, and room air conditioner state the estimated annual operating cost of each. This figure is compared to the highest and lowest cost estimates of similar models. If one knows the utility rates in his or her area, one can get a good idea of the *actual* operating costs by using a grid on the bottom half of the label.



(Name of Corporation)
Model(s) ET17HKXL, ET17HKXM

Refrigerator-Freezer
Capacity: 17.2 Cubic Feet

Type of Defrost: Full Automatic

ENERGYGUIDE

Estimates on the scale are based on a national average electric rate of 6.75¢ per kilowatt hour

Only models with 16.5 to 18.4 cubic feet are compared in the scale.

$59

Model with lowest energy cost
$61

Model with highest energy cost
$120

Your cost will vary depending on your local energy rate and how you use the product.

How much will this model cost you to run yearly?

		Yearly cost
Cost per kilowatt hour	**2¢**	$18
	4¢	$35
	6¢	$53
	8¢	$70
	10¢	$88
	12¢	$106

Ask your salesperson or local utility for the energy rate (cost per kilowatt hour) in your area.

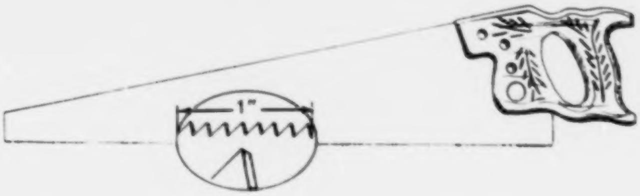
Important: Removal of this label before consumer purchase is a violation of federal law (42 U.S.C. 6302).

* In Canada, similar information is provided on *EnerGuide* labels on major electric appliances.

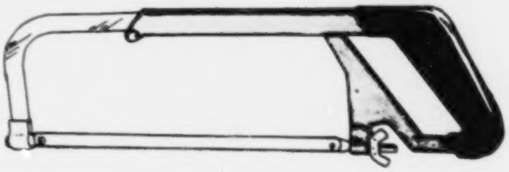
This information taken from the booklet, *YOUR HOME FURNISHINGS AND EQUIPMENT DOLLAR*, published by the Money Management Institute of Household International. Used with permission.

Certain tools are basic for household repairs. To follow safety procedures, to install home security devices, or to modify a home for special family needs, some basic tools will be required. The following illustrations represent tools that are recommended for a home tool kit.

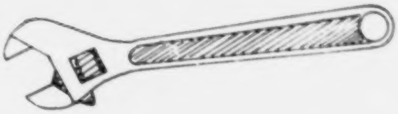
- **Crosscut saw**—Used to cut across the grain of wood



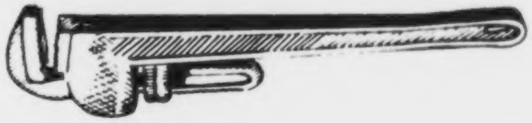
- **Hacksaw**—Used to cut metal



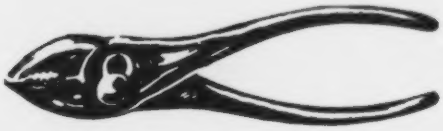
- **Adjustable wrench**—Used where there is plenty of room for clearance; has one adjustable jaw and one fixed jaw



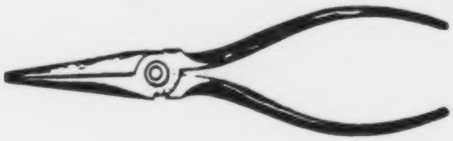
- **Pipe wrench**—Used to work on pipes and rods; has one fixed jaw and one adjustable jaw



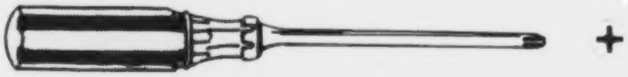
- **Combination slip-joint pliers**—Used to hold and turn small round parts



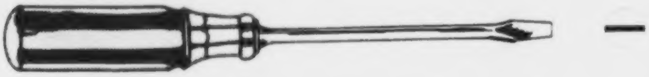
- **Needle-nose pliers**—Used to hold and bend thin wire and metal fittings and to hold small objects in tight places



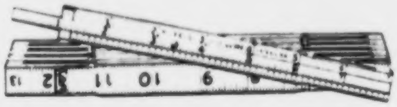
- **Phillips screwdriver**—Used to drive or tighten Phillips head screws



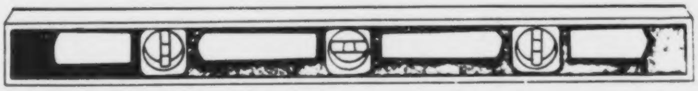
- **Standard screwdriver (flat-blade)**—Used to drive or tighten slotted head screws



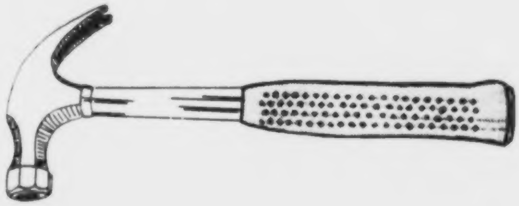
- **Folding rule (zigzag rule)**—Used to make accurate inside measurements



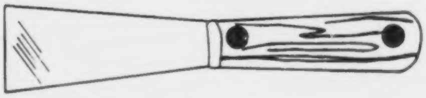
- **Spirit level**—Used to check whether or not a surface is level



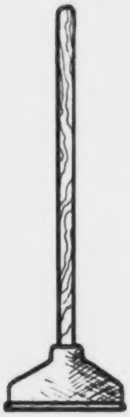
- **Curved-claw hammer**—Used to drive and pull nails



- **Putty knife**—Used to scrape and apply putty and wood fillers



- **Plunger (plumber's helper)**—Used to clear drains and pipes



ASSIGNMENT SHEET 1

HOUSING FOR TODAY'S LIFE-STYLES

F I

NAME ______________________ SCORE ________

OBJECTIVE 11

Evaluate home adaptability.

INTRODUCTION

Physical conditions and life situations affect housing needs. One can imagine the frustration of trying to work in a kitchen where the counter is at nose level. That is where a typical kitchen counter would be for a person in a wheelchair. Physically impaired individuals must contend with many obstacles in the home. Fortunately, adaptations can be made to convert the typical home into a home that meets special needs.

DIRECTIONS

Examine the picture on the following page. Using Supplement 1 as a guide, evaluate how appropriate this kitchen would be for a person in a wheelchair. Identify at least *five* areas where changes would be required and explain how each of those changes could be made. Write your evaluation in the spaces provided below.

- Transfer knowledge to new situations
- Apply a problem-solving model

1. PROBLEM ______________________

   SOLUTION ______________________

2. PROBLEM ______________________

   SOLUTION ______________________

3. PROBLEM ______________________

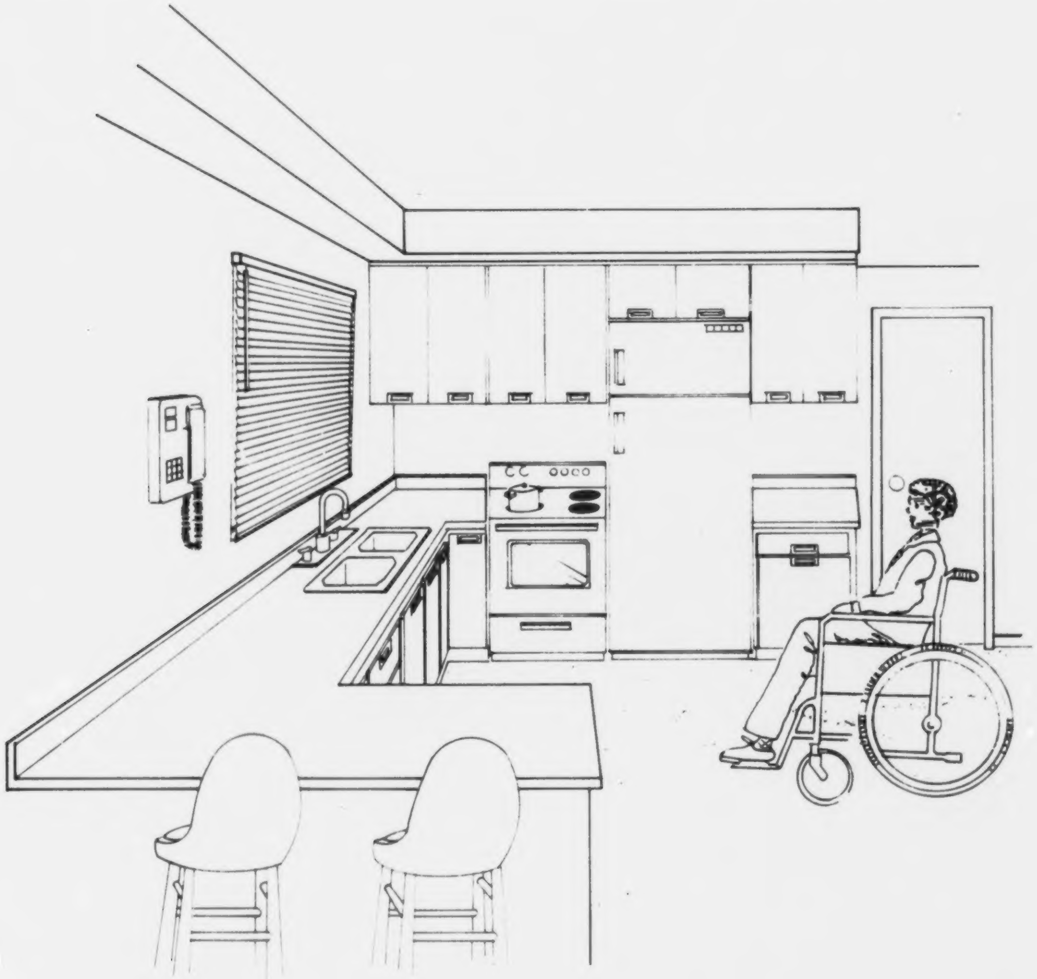
   SOLUTION ______________________

4. PROBLEM ______________________

   SOLUTION ______________________

5. PROBLEM ______________________

   SOLUTION ______________________



ASSIGNMENT SHEET 2 — HOUSING FOR TODAY'S LIFE-STYLES — F I

NAME ______________________________ SCORE _______

OBJECTIVE 12

Write an essay about how to use renewable energy sources in housing environments.

INTRODUCTION

Problem-solving is an important skill. It requires that an individual know how to identify a problem, research the causes of the problem, and then use creative thinking and research to determine how the problem might be solved.

DIRECTIONS

Using additional pages as needed, write an essay about how to use renewable energy sources in housing environments. Use the information sheets, library resources, housing specialists, home builders, and/or environmental experts to help complete the essay. Creativity and originality are encouraged, but the essay *must include* the following information:

- The appropriate usage of relevant unit terms listed in Objective 1.
- Identification of *how* the use of renewable energy sources can be incorporated in the housing environment.

  EXAMPLE: Use of solar panels
- Discussion of advantages and disadvantages of renewable energy sources.
- The economic advantages and disadvantages of using renewable energy sources.

  NOTE: This assignment sheet will be graded on the appropriate application of unit information. Correct spelling, punctuation, and grammar usage will also be evaluated as part of the final score.

- Define a problem
- Identify underlying causes
- Apply a problem-solving model

Language Skills

- Use standard grammar
- Use correct spelling
- Use correct punctuation
- Use correct capitalization

Composition Skills

- Compose essays

Research Skills

- Take notes

ASSIGNMENT ANSWERS

HOUSING FOR TODAY'S LIFE-STYLES

F I

ASSIGNMENT SHEET 1

Answers will vary, but should include answers similar to any five of the following:

Problem: A person in a wheelchair is unable to see into the pot on the stove.

Solution: Install a tilted mirror above the range to give a view of the contents of the pots and pans.

Problem: Telephone is too high to reach from a wheelchair.

Solution: Install a telephone on the counter where it can be reached from a wheelchair.

Problem: The sink is too deep to easily reach to the bottom when sitting in a wheelchair.

Solution: Install shallow sinks that are easily accessible from a wheelchair.

Problem: Cabinets under the sink would not allow for wheelchair space.

Solution: Remove cabinets under sinks so there is open space to accommodate knees and wheelchairs.

Problem: Range controls are too far away to safely reach from a wheelchair.

Solution: Place range controls on the front so they are easy to reach from a wheelchair.

Problem: The doorway is too narrow for a wheelchair to go through.

Solution: Widen the doorway to be 3 feet wide.

Problem: The freezer door is too high to reach from a wheelchair.

Solution: Purchase a side-by-side refrigerator/freezer.

ASSIGNMENT SHEET 2

Essay topics will vary, but all students should be evaluated on the inclusion of the following information:

- The appropriate usage of relevant unit terms listed in Objective 1
- Identification of *how* the use of renewable energy sources can be incorporated in the housing environment
- Discussion of advantages and disadvantages of renewable energy sources
- The economic advantages and disadvantages of using renewable energy sources

In addition, correct spelling, punctuation, and grammar usage should be evaluated.

WRITTEN TEST

HOUSING FOR TODAY'S LIFE-STYLES

F I

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with housing for today's life-styles to their correct definitions. Write the correct letters in the blanks.

____ 1. Energy sources that are available in limited supply

____ 2. Preventing energy waste; protecting from loss or depletion

____ 3. Energy sources that can be regenerated or are practically inexhaustible

____ 4. Vaulted structure constructed of triangular elements that form a self-supporting roof and walls

____ 5. Use of mechanical devices to capture the sun's energy and put it to use

____ 6. Living pattern or way of life

____ 7. Use of construction designs that make maximum use of sunlight or wind for heating and cooling

____ 8. Needs of lower priority

____ 9. Protection of people and belongings in and around the home

___ 10. Prevention of fire and accidents that result from dangers in and around the home

a. Active solar heating

b. Conservation

c. Geodesic dome

d. Geodynamic dome

e. Life-style

f. Nonrenewable resources

g. Passive solar system

h. Preservation

i. Primary housing need

j. Reflective solar system

k. Renewable resources

l. Safety

m. Secondary housing need

n. Security

o. Suggested resources

OBJECTIVE 2

Describe the functions of housing.

Privacy

____

____

____

Security

____

____

____

Shelter

____

____

____

OBJECTIVE 3

Match situations that affect housing decisions to their correct descriptions. Write the correct letters in the blanks.

____1. Work pattern or life-style requiring flexibility in location

____2. Needs for space in the home depending on a family's stage in the life-cycle

____3. Work pattern or life-style requiring stability and commitment to location

____4. Population size, growth, and density

____5. Utilization of natural resources in various geographic areas

____6. Cost of constructing and/or purchasing homes

a. Atmosphere
b. Climate
c. Demographics
d. Ecology
e. Economics
f. Environment
g. Life-style
h. Mobility
i. Mortgage
j. Stability

OBJECTIVE 4

Match housing situations with family life-style needs. Read each of the following situations and decide which of the life-style needs are being met by the housing choices made. Write the correct letters in the blanks.

____ 1. Bob is a very social person. He and his roommate have chosen to live in an apartment complex where group activities are often planned for the residents.

____ 2. Trisha and Roberto are expecting their first baby. They have decided to buy their first home, and have selected a three-bedroom house in a quiet residential area.

____ 3. Carla raises German shepherd dogs. She has chosen to rent a small house with a large, fenced backyard for her dogs.

a. Depends on a family's stage in the life-cycle

b. Affects the actions of the residents

c. Depends on personal needs and priorities

OBJECTIVE 5

Distinguish among new construction designs. Using the list below, write the correct letters in the blanks. The objective continues on the following page.

____ 1. Self-supporting structures with no interior walls needed

____ 2. Automated house that uses high technology to operate

____ 3. Built into the side of a hill so the house is partially underground

____ 4. Constructed of triangular frames that are joined to form self-supporting roof and walls

____ 5. Factory-assembled and bolted together on site to form the finished dome

____ 6. Generally has large window areas on the south for solar heating; often includes active or passive solar systems

____ 7. Has special design features for maximum energy efficiency

a. Earth sheltered

b. Geodesic dome

c. Manufactured

d. Smart House

e. Solar

____8. Has the limitation of lack of cross-ventilation and daylight possibilities

____9. Must be constructed to resist earth pressure and ground moisture

___10. Constructed so that weather conditions and orientation can be used to the home's advantage

___11. Partly constructed homes that are transported to the building sites in sections

___12. Preserves the surrounding environment

___13. Provides protection from storms, wind, and lightning

___14. Ready to be occupied in less time than a home being built on site

___15. Reduced quantity of building materials needed; less than in traditional housing

___16. Reduced heat loss due to the reduced amount of exposed surface area

___17. Run by a wiring and computer-control system

___18. Used in climates where the sun shines most of the year

___19. Uses the surrounding earth as an energy source

___20. Uses the sun for both active and passive solar heat

___21. Usually cost less than conventionally built homes

OBJECTIVE 6

Distinguish between characteristics of active and passive solar power. Write an "A" in the blank if the statement reflects a characteristic of active solar power. Write a "P" in the blank if the statement reflects a characteristic of passive solar power.

____ 1. Any design or construction material that makes maximum use of sun, light, or wind for heating and cooling.

____ 2. Large solar-collecting panels on the roof absorb heat from the sun.

____ 3. Few or no windows are placed on the north.

____ 4. No mechanical parts are needed.

____ 5. Heat is circulated through a system of pipes or ducts.

____ 6. Liquid or gas (usually water or air) runs through coils behind the collectors to absorb the heat and take it to a storage tank.

____ 7. Large glass areas are located on the southern side of the house for heat.

____ 8. Windbreaks and plantings are used to control temperatures.

____ 9. When the heat is needed in the house, a pump circulates the hot liquid to radiators in the house.

___ 10. Windows commonly have overhangs to block summer heat and sun.

OBJECTIVE 7

Discuss five ways to conserve energy in the home environment.

1. ____

2. ____

3. ____

4. ____

5. ____

OBJECTIVE 8 | **Discuss environmentally friendly cleaning alternatives.** Write the alternatives in the chart space provided.

CLEANER	ENVIRONMENTALLY FRIENDLY ALTERNATIVES
Abrasive cleaners or powders	1. ______________________ ______________________
Aerosol spray products	2. ______________________ ______________________
Ammonia-based cleaners	3. ______________________ ______________________
Bleach cleaners	4. ______________________ ______________________
Disinfectants	5. ______________________ ______________________
Drain cleaners	6. ______________________ ______________________
Mothballs	7. ______________________ ______________________
Oven cleaners	8. ______________________ ______________________
Rug cleaners	9. ______________________ ______________________
Toilet bowl cleaners	10. ______________________ ______________________

OBJECTIVE 9

List eight ways to prevent home accidents.

OBJECTIVE 10

Select from the following list ways to improve home security. Write an "X" in the blank before each correct answer. The list continues on the following page.

____ 1. Ensure door frames are strong and solid.

____ 2. Get a watch dog.

____ 3. Identify visitors before opening the door.

____ 4. Install and use a peephole.

____ 5. Install electronic equipment that can automatically contact authorities in the event of a burglary.

____ 6. Install dead-bolt locks on all interior doors.

____ 7. Install special locks on sliding glass doors to prevent forced sliding and/or use a thick wooden dowel or broomstick in the track of the sliding door.

____ 8. Install dead-bolt locks on all exterior doors.

____ 9. Keep doors locked at all times.

___ 10. Keep peepholes locked at all times.

___ 11. Lock doors only when leaving the home.

___ 12. Make the home visible; trim trees that might cover doors or windows.

___ 13. Make certain window locks are locked.

___ 14. Make certain all exterior doors have a solid wood or metal core.

___ 15. Plant thorny bushes under windows to discourage entry.

___ 16. Plant leafy trees and shrubs around the house to hide doors and windows from intruders.

___ 17. Provide lighting in parking and walkway areas.

___ 18. Provide floodlights over exterior doors.

___ 19. Turn on floodlights only when outside noises are heard.

___ 20. Use door chains to provide security against intruders.

NOTICE The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 11 **Evaluate home adaptability.** SCORE ________

OBJECTIVE 12 **Write an essay about how to use renewable energy sources in housing environments.** SCORE ________

WRITTEN TEST ANSWERS

HOUSING FOR TODAY'S LIFE-STYLES

F I

OBJECTIVE 1

1. f
2. b
3. k
4. c
5. a
6. e
7. g
8. m
9. n
10. l

OBJECTIVE 2

Description should include the following:

Privacy—A psychological need for housing; allows distance from others

Security—A secondary need for housing; provides a sense of belonging

Shelter—The primary need for housing; provides protection from the elements

OBJECTIVE 3

1. h
2. g
3. j
4. c
5. f
6. e

OBJECTIVE 4

1. b
2. a
3. c

OBJECTIVE 5

1. b
2. d
3. a
4. b
5. b
6. a
7. e
8. a
9. a
10. e
11. c
12. a
13. a
14. c
15. b
16. b
17. d
18. e
19. a
20. e
21. c

OBJECTIVE 6

1. P
2. A
3. P
4. P
5. A
6. A
7. P
8. P
9. A
10. P

OBJECTIVE 7

Discussion should include any five of the following:

- **Choose energy-efficient appliances**—Many new appliances are designed with energy-saving features. Energy consumption can be greatly reduced by making wise choices when buying new appliances, and by the way those appliances are used in the home.

- **Consider site orientation**—The way a house is set in terms of direction and land surface can work *with* sunlight and wind to conserve energy.

- **Follow conservation-wise construction techniques**—Light-colored building materials provide a cooler environment, while darker materials are generally warmer. Roof overhangs, shutters, and awnings block the sun and wind to save energy and control temperatures. Consider new construction designs.

- **Secure potential areas of energy loss**—Air infiltration occurs around electric outlets and switches, exterior windows, and door frames. Caulking and weather-stripping doors and windows prevent unwanted air leakage or entry. Drawing draperies shuts out heat in the summer and cold in the winter. Using insulation under the roof and floors and between walls prevents loss of either cooled or heated air.

- **Use plantings, fences, and walls**—In cold climates, trees, fences, and walls can serve as windbreaks and reduce heat loss. In warm climates, shade trees can shade the house and reduce air-conditioning bills.

- **Use energy-efficient interior design features**—Ceiling fans help circulate air in the summer to achieve feelings of coolness at less cost than air-conditioning. Fans can also circulate heated air back into living spaces during the winter months. Appropriate use of the design element of color can achieve feelings of warmth or coolness.

OBJECTIVE 8

Discussion should include the following alternatives:

1. An alternative scouring method is to rub the soiled surface with 1/2 lemon dipped in borax.
2. Buy pumps and solids instead, or make a safe alternative at home.
3. An excellent, safe, alternative cleaner for most household surfaces is a mixture of vinegar, salt, and water. Baking soda and water makes a good tub and tile cleaner for the bathroom.
4. Borax, dry oxygen bleaches, and sodium hexametaphosphate are safe alternatives.
5. Soap and hot water will kill many bacteria; try 1/2 cup borax mixed with 1 gallon of hot water.
6. Use a plunger; flush with boiling water; or pour baking soda down the drain.
7. Alternatives include cedar chips, newspaper, lavender, and flower petals.
8. A safe alternative is baking soda and water rubbed in with very fine steel wool.
9. Sprinkle cornstarch on the rug, wait one hour, and vacuum thoroughly.
10. As an alternative, use baking soda or a mild detergent.

OBJECTIVE 9 List should include any eight of the following:

- Dry hands thoroughly before handling electrical equipment.
- Avoid overloading electrical outlets.
- Disconnect electrical cords by pulling the plug, *not* the cord.
- Do not use equipment with frayed electrical cords, broken plug ends, or other mechanical defects.
- Turn appliances off *before* either connecting or disconnecting.
- Store cleaning compounds away from areas of food storage and food preparation areas, and away from clean cooking utensils and tools.
- Follow instructions when using electrical appliances.
- Store chemicals out of the reach of children.
- Read labels and use products as directed.
- Keep emergency telephone numbers by the phone.
- Take steps to reduce the chances of falls.
- Make sure all appliances have the Underwriters Laboratories (UL) seal or the American Gas Association (AGA) seal which guarantees new products have met safety requirements.
- Keep a fire extinguisher in or near the kitchen and other fire-prone areas.
- Install at least one smoke detector.

OBJECTIVE 10 1, 2, 3, 4, 5, 7, 8, 9, 12, 13, 14, 15, 17, 18

OBJECTIVE 11 Refer to answers to Assignment Sheet 1.

OBJECTIVE 12 Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

EXPLORING DESIGN BASICS

F II

INTRODUCTION

Designing and organizing the interior of a home requires coordinated planning. By understanding certain basic ideas about design, a person can look at a room and determine why he or she likes or does not like the appearance. Learning the elements and principles will also help individuals use these basics to achieve the most personally pleasing design.

UNIT OBJECTIVE

After completing this unit, the student should be able to apply design basics. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with design basics to their correct definitions.
2. Match the elements of design with their correct descriptions.
3. Distinguish among types of the "line" element of design.
4. Describe the principles of design.
5. Match types of balance with their correct descriptions.
6. Identify types of the design principle "rhythm."
7. Evaluate the uses of the elements of design. (Assignment Sheet 1)
8. Identify the uses of each design principle. (Assignment Sheet 2)

EXPLORING DESIGN BASICS

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss design basics.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all computer equipment that will be needed.
- Develop and maintain a collection of copies of wallpaper and fabric sample books, magazines, and furniture catalogs for students to use as resources during the unit.

DELIVERY

Objective 1

- Ask each student to select a magazine clipping showing a room design that is appealing to him or her. Prepare a bulletin board using the students' examples. Throughout the unit, refer to the pictures that exhibit the various elements and principles of design.
- Select from magazines pictures that show current housing designs. Mount the pictures on construction paper and use as classroom examples of the various elements and principles of design. The class may be broken into small groups of students who are assigned various pictures to discuss.
- Discuss the terms and definitions that will be used in this unit.

Objective 2

- Select illustrations of rooms that appear spacious. Select illustrations of other rooms that do not appear spacious. Ask students how the use of furnishings and accessories creates a feeling of space or lack of space. Does the size of a piece of furniture affect the spaciousness of a room? What elements were used to make the room seem open? Using the elements, what could be done to make better designs?

- Lead a class discussion on why making a room "appear" spacious could be an advantage.

  EXAMPLE: If one was trying to sell a small home, the owner could make the rooms appear larger by taking out extra pieces of furniture and/or painting the walls a light color.

- Collect various textured samples of fabrics of the same color. Discuss how the projections of rough surfaces tend to cast shadows and make the color appear darker.

- For additional information and support, invite a resource person from the school's art department to discuss the elements of design, especially the uses of color and texture.

- Obtain several *Grumbacher Color Computers* for students to use as guides for color mixing and color harmony.

- Have students look through wallpaper sample books and select samples with designs that represent the various elements of design. Discuss the selections in class.

- Lead a class discussion on the advantages of carrying color swatches, fabric samples, paint chips, and pictures of the room when planning or redecorating.

Objective 3

- To illustrate the ways lines are used in a room to create various feelings, draw curved, diagonal, horizontal, and vertical lines on a flip chart or on the chalkboard. Ask students to identify feelings associated with each. How are these lines used in home furnishings and housing?

- Refer students to Supplement 1 for information on manipulating the use of line.

- Have students identify types of lines that would be appropriate and inappropriate to use in various settings. Discuss their suggestions in class.

  EXAMPLES: In a doctor's office, in a room with low ceilings, in a busy airport waiting area

- Instruct students to complete Assignment Sheet 1 to evaluate the uses of the elements of design.

Objective 4

- Ask students to look around the home economics classroom and point out the uses of the principles of design. Discuss their observations.

  NOTE: The instructor will want to prepare ahead of time for this activity, and have already identified the uses of the principles of design in the home economics classroom.

- Refer students to Supplement 2 for additional information and examples of the use of proportion.

Objective 5

- Have students find examples of balance in housing and home interiors from pictures in magazines. Instruct each student to write a short essay that identifies, describes, and explains the use of balance in his or her picture. Students should turn in their pictures with their essays for evaluation.

- Discuss how proportion is used in planning *exterior* home environments.

  EXAMPLES: A small house may look lost on a large, empty lot; a large house may look crowded on a small lot

Objective 6

- Instruct students to complete Assignment Sheet 2 and identify the uses of each design principle.

- After all objectives have been discussed, refer students to the computer program *Your Living Space*.

- Refer students to Activity Sheet 1 for additional support of the terms and the specific elements and principles.

- Lead a class discussion asking students, "Where and how are the elements and principles of design used in places *other than* homes?"

  EXAMPLES: Clothing, shopping malls, meal preparation

APPLICATION

Objectives 7 and 8

- If not completed earlier in the unit, instruct students to complete Assignment Sheet 1 and Assignment Sheet 2.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Computer Software

- *Your Living Space*

  NOTE: This program is part of the *Resources for Living* series and is available from EMC Publishing, 300 York Avenue, St. Paul, Minnesota 55101. Apple and IBM-PC versions are available, however an IBM-PC must have a color graphics card in order to operate these programs.

Additional Resources

- *Grumbacher Color Computer*

  NOTE: The *Grumbacher Color Computer* is available for purchase from the Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West 7th Avenue, Stillwater, Oklahoma 74074-4364, or by calling 800-522-5810 in Oklahoma. Out-of-state teachers may call 800-654-4502.

UNIT REFERENCES

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- Drummond, Sarah. *Elements and Principles of Design: Teaching Packet.* Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.
- *Housing, Home Furnishings, and Equipment.* Lubbock, Texas: Home Economics Curriculum Center, Texas Tech University, 1983.
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- Powell, William F. *The World of Color and How to Use It.* Tustin, California: Foster Art Service, Inc., 1984.
- Sherwood, Ruth F. *Homes: Today and Tomorrow.* Mission Hills, California: Glencoe Publishing Company, 1990.
- York, Marjorie O. *Line and Design.* Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, n.d.

NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

INFORMATION SHEET

EXPLORING DESIGN BASICS

OBJECTIVE 1

Match terms associated with design basics to their correct definitions.

- **Design element**—Visible parts or "tools" of a design that can be used to achieve a variety of effects

  EXAMPLES: Color, form, line, space, texture

- **Design principle**—Guidelines to use with the visible parts of a design to achieve pleasant effects in decoration

  EXAMPLES: Balance, emphasis, proportion, rhythm

- **Dimension**—A measure of spatial extent

  EXAMPLES: Height, length, width, depth

- **Focal point**—Center of interest or activity; an area or object of importance
- **Optical illusion**—Visually perceived image that is misleading
- **Texture**—The way a surface feels or looks like it would feel if it were touched

OBJECTIVE 2

Match the elements of design with their correct descriptions.

Design elements are features that an individual uses to create interesting and/or attractive designs. The elements are the basic visible parts of a design. With the elements, one can create optical illusions to achieve an attractive design based on the principles of design.

Color

NOTE: While black and white are not considered colors, when used properly they are important in color modification. By adding black and white, one can achieve various results in color value. Value is the lightness or darkness of a color.

- Used to set moods, create illusions, and add unity and focus
- Accomplishes more at less cost than any other element of design
- Produced when pigments in an object reflect or absorb the available light

Form

- Becomes apparent when an object has height, width, and depth
- Relates to the "shape" of solid objects
- Should fit the object's function

EXAMPLE: If legs on a dining room table are too short, people cannot sit around it comfortably.

NOTE: Lines combine to make forms, and forms fill space. A room is more interesting when different forms and lines are combined.

Line

- Most basic element of design
- Gives direction and causes the eye to move from left to right, up and down, or diagonally
- Has only one dimension: length

Space

- Three-dimensional setting for decorating and furnishing
- Used by filling it or leaving it open
- Limits the number and size of accessories that can be used

NOTE: The way space is used can affect feelings. A small room can make a person feel cramped or confined. A large, open space can give a feeling of openness. Appropriately using the elements and principles of design can change the apparent size of a space, making it appear either smaller or larger.

Texture

- Provides surface structure

EXAMPLES: Smooth, rough, soft, hard, coarse, fine

- Appeals to the sense of touch as well as sight

NOTE: Texture refers to the way the surface of something feels or is expected to feel.

- Creates interest and variety in a room

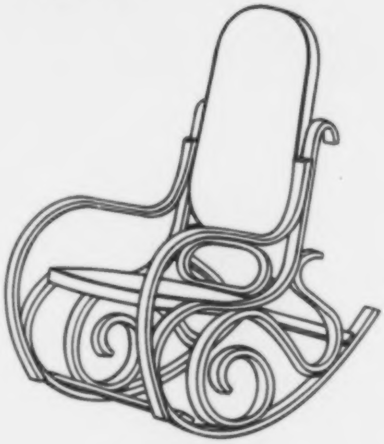
OBJECTIVE 3

Distinguish among types of the "line" element of design.

As covered in Objective 2, line is the most basic element of design. There are four basic kinds of line in design. Each suggests a different feeling or quality, and in turn influences one's feelings about a room or arrangement.

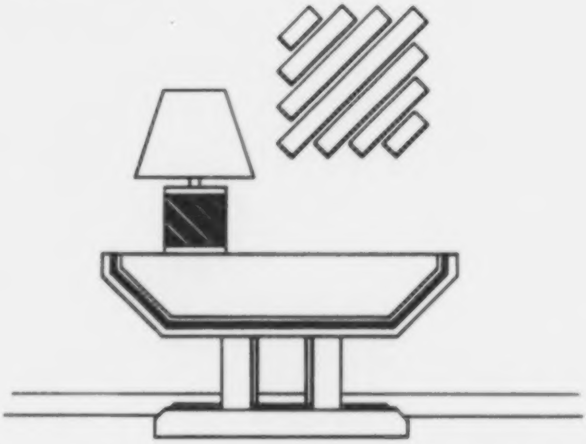
- **Curved lines**—Graceful lines that imply soft, flowing movements and add to feelings of softness or delicacy

  EXAMPLE:



- **Diagonal lines**—Active lines that suggest movement and may add to feelings of restlessness or activity

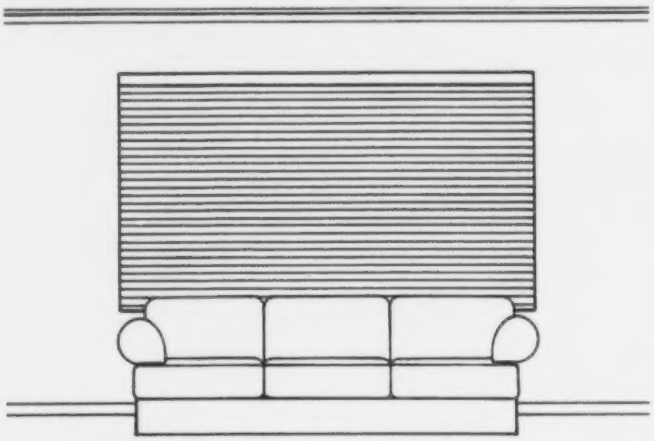
  EXAMPLE:



- **Horizontal lines**—Stable lines that imply restfulness and solidity, and may add to feelings of strength and length

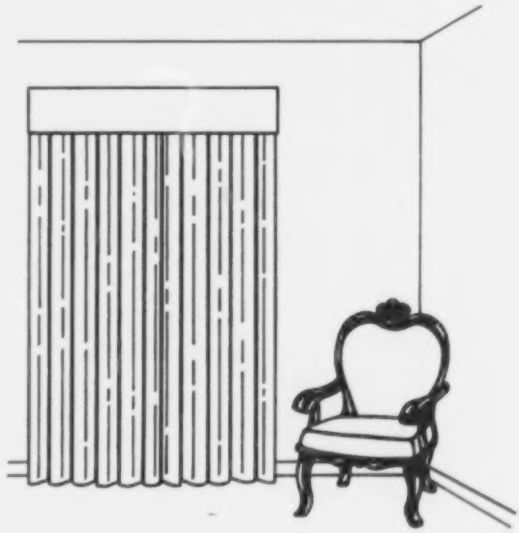
  NOTE: Horizontal lines can be used to increase the apparent width of a room or object.

  EXAMPLE:



- **Vertical lines**—Strong lines that give the feeling of height and dignity

  EXAMPLE:



OBJECTIVE 4

Describe the principles of design.

The principles of design are guidelines to follow when working with the elements. When one understands the principles of design, the elements can be used successfully. The principles provide guidelines for achieving pleasant effects in home decorating, furnishings, and landscaping. Principles of design are as follows:

Balance

- Provides a feeling of equilibrium and rest by the placement of furniture, pictures, and colors
- Occurs when visual weights of objects are balanced on both sides of a center point
- Obtained by placing identical objects on each side of a center point, *or* by placing unequal objects at unequal distances from a center point

Emphasis

NOTE: All other features should relate to the area of emphasis through color, line, texture, or proportion.

- Provides a center of attention or interest
- Occurs when an item or area becomes a focal point
- Obtained by creating an area of interest that is seen when one enters the room

  EXAMPLE: Fireplace, work-of-art

Proportion

- Provides a relationship between the size and distance of objects from one another and to the total look or room
- Occurs when items are in scale

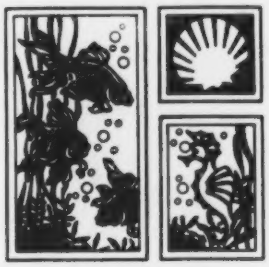
  NOTE: Furniture should be chosen in scale with the room and with other items.

  EXAMPLE: A small lamp on a very large table would be incorrect scale and therefore out of proportion.

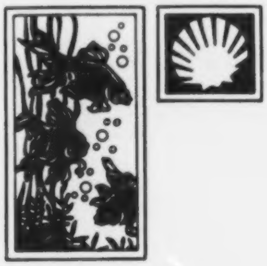
- Obtained by considering the visual size as well as the actual size of objects

NOTE: Generally, unequal proportions are more pleasing to the eye than equal amounts.

EXAMPLE:



More pleasing



Less pleasing

Rhythm

- Provides a smooth movement of the eye from one area to another without abrupt interruptions
- Occurs when colors, lines, forms, or textures are used in a consistent pattern
- Obtained by radiation, repetition, gradation, opposition, or transition

OBJECTIVE 5

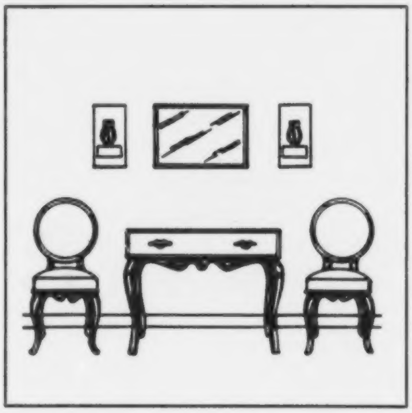
Match types of balance with their correct descriptions.

As discussed in Objective 4, balance occurs when the visual weight of objects is balanced on both sides of a center point. Balance can be achieved by either of the following methods:

- **Symmetrical**—A "formal" balance, achieved by making both sides of an arrangement of equal interest; creates a mirror image

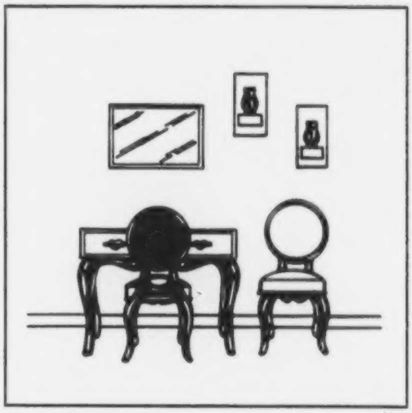
  NOTE: If an imaginary vertical line is drawn through the center of the arrangement, one side would mirror the other.

  EXAMPLE:



- **Asymmetrical**—An "informal" balance, achieved by making both sides of an arrangement different, but visually balanced; unequal objects are placed at unequal distances from the center point

  EXAMPLE:

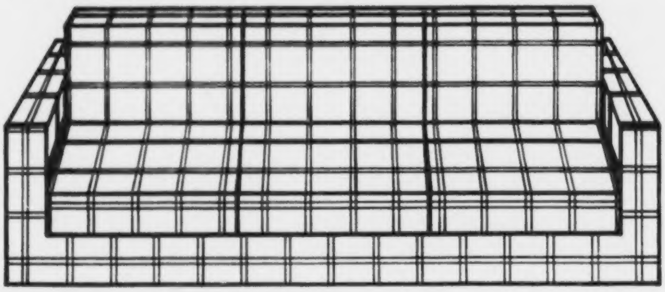


OBJECTIVE 6

Identify types of the design principle "rhythm."

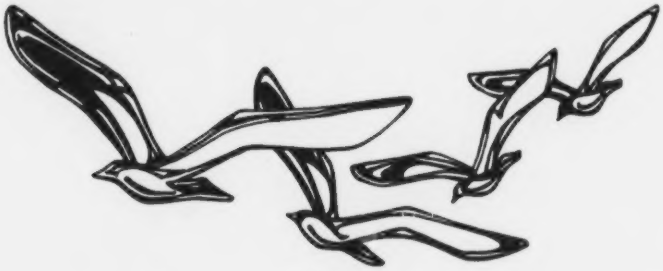
- **Repetition**—Achieved by repeating color, line, form, texture, or pattern (Figure 1)

FIGURE 1



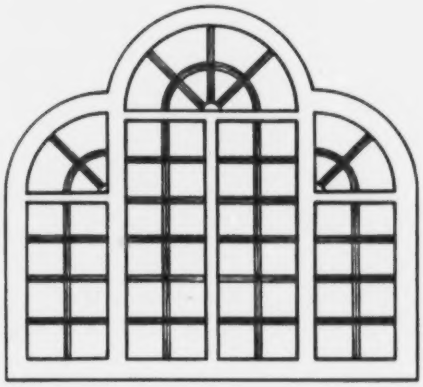
- **Gradation**—Created by gradually increasing or decreasing color, size, or pattern (Figure 2)

FIGURE 2



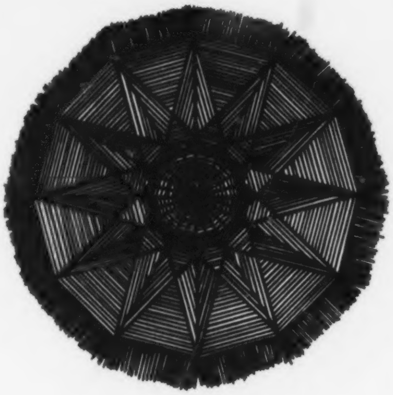
- **Transition**—Created by connecting straight lines with curved lines that carry the eye (Figure 3)

FIGURE 3



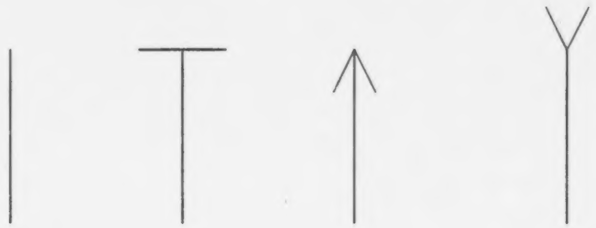
- **Radiation**—Achieved by many lines that move outward from a central point (Figure 4)

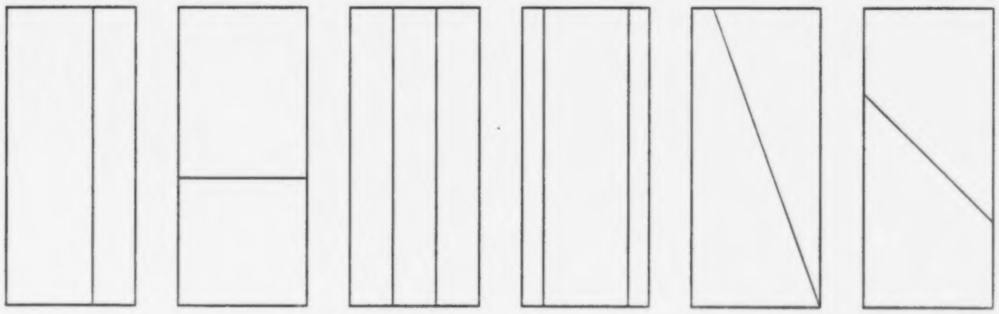
FIGURE 4



LINE

By manipulating the elements of design, certain effects can be achieved. Notice how the following lines and rectangles appear to change in size, although each line length and each rectangle size is identical.





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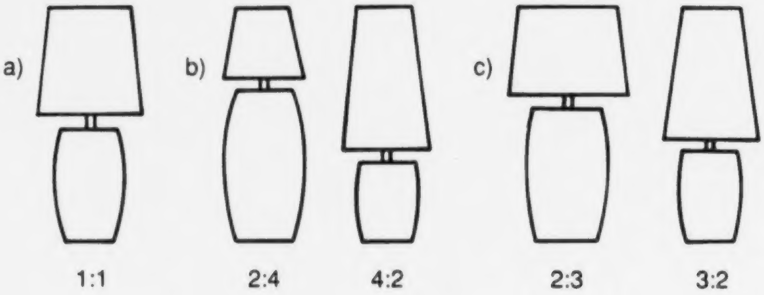
PROPORTION

The ancient Greeks discovered that certain proportions create a more pleasing effect than others. They learned the most effective proportions have a ratio of 2 to 3. This means that if an object is 2 feet (0.6 m) wide, it ideally should be 3 feet (0.9 m) long. Also, a room that measures 8 feet by 12 feet (2.4 m by 3.7 m) will have satisfying proportions. Similar proportions, such as 3 to 5 and 5 to 8, were also found to work well. As a rule, uneven proportions are more pleasing than even ones, and rectangles are more desirable than squares. Ratios of 1 to 1 or 1 to 2, for example, are less pleasing to the eye.



The lamps in group (c) are the most pleasing proportions.

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ACTIVITY SHEET 1

EXPLORING DESIGN BASICS

F II

NAME ______________________________

DIRECTIONS

Language Skills

- Use correct spelling

Functional Reading Skills

- Use content area vocabulary

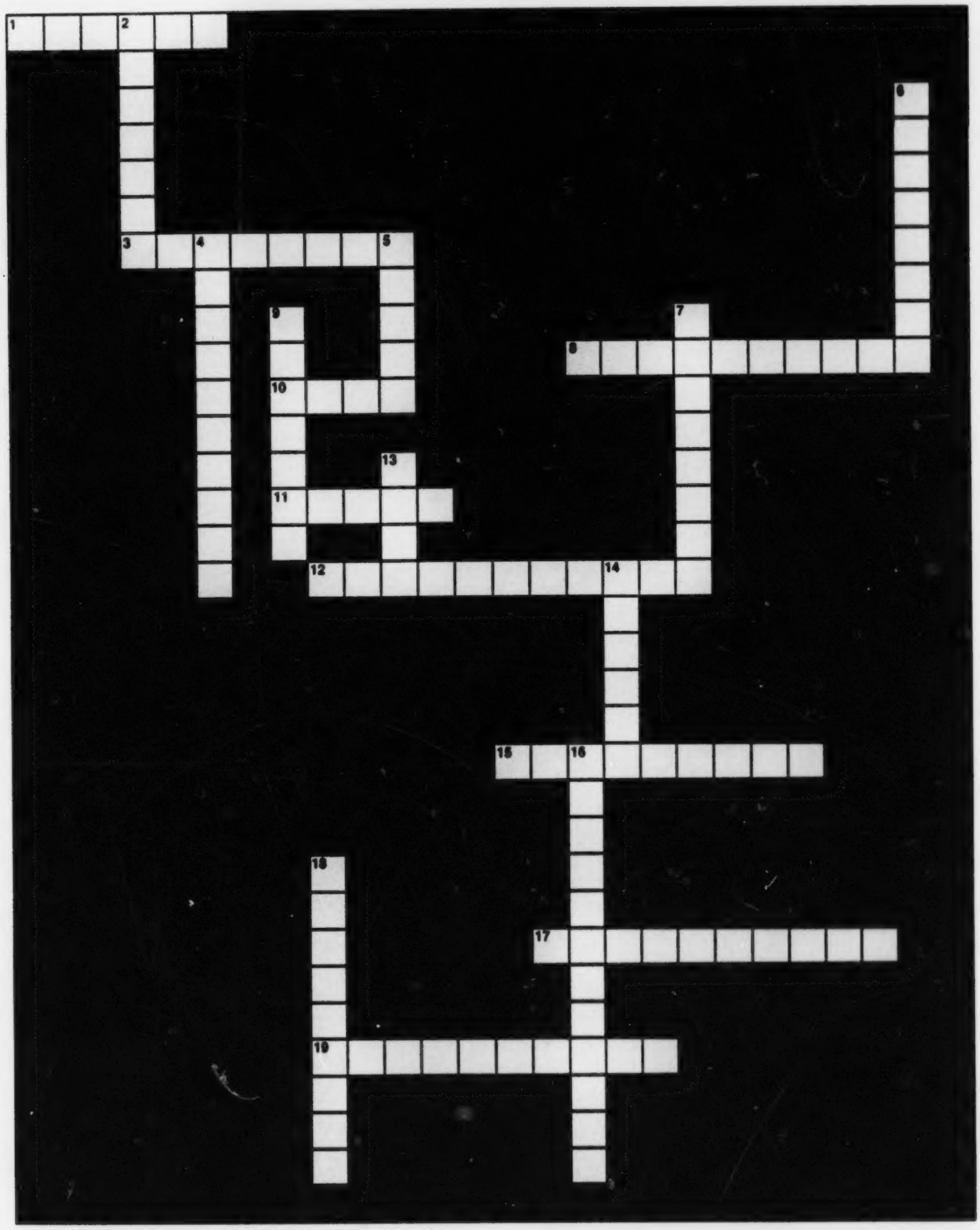
Complete the crossword puzzle using the terms found in the unit that pertain to elements and principles of design. Use the information sheets for assistance.

DOWN

2. Appeals to the sense of touch as well as sight
4. Provides a relationship between the size and distance of objects from one another and to the total look or room
5. Limits the number and size of accessories that can be used
6. Strong lines that give the feeling of height and dignity
7. Active lines that suggest movement and may add feelings of restlessness or activity
9. Provides a feeling of equilibrium and rest by the placement of furniture, pictures, and colors
13. Relates to the "shape" of solid objects
14. Graceful lines that imply soft, flowing movements and add feelings of femininity
16. An "informal" balance, achieved by making both sides of an arrangement different, but visually balanced
18. Achieved by many lines that move outward from a central point

ACROSS

1. Provides a smooth movement of the eye from one area to another without abrupt interruptions
3. Occurs when an item or area becomes a focal point
8. Stable lines that imply restfulness and solidity
10. Most basic element of design
11. Accomplishes more at less cost than any other element of design
12. A "formal" balance, achieved by making both sides of an arrangement of equal interest
15. Created by gradually increasing or decreasing color, size, or pattern
17. Achieved by repeating color, line, form, or texture
19. Created by connecting straight lines with curved lines that carry the eye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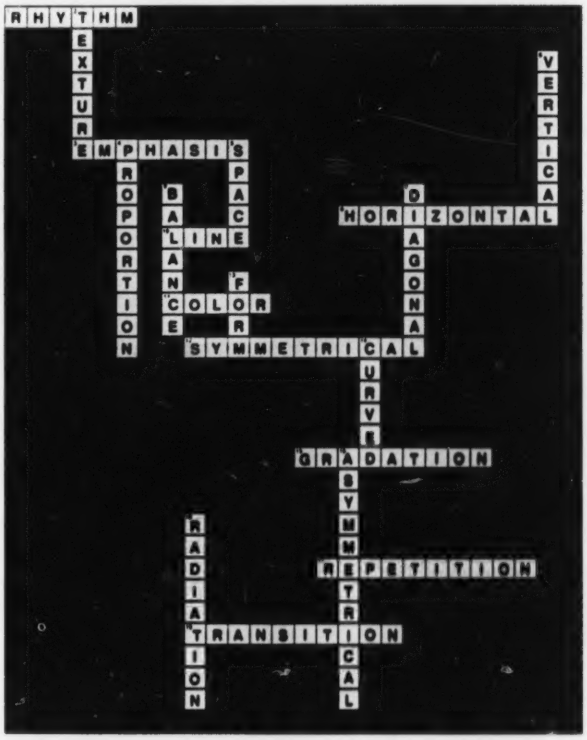
ACTIVITY SHEET 1 - Foundations for Living II

ACTIVITY SHEET 1

DOWN	ACROSS
2. TEXTURE	1. RHYTHM
4. PROPORTION	3. EMPHASIS
5. SPACE	8. HORIZONTAL
6. VERTICAL	10. LINE
7. DIAGONAL	11. COLOR
9. BALANCE	12. SYMMETRICAL
13. FORM	15. GRADATION
14. CURVED	17. REPETITION
16. ASYMMETRICAL	19. TRANSITION
18. RADIATION	


RHYTHM
TEXTURE
EMPHASIS
PROPORTION
SPACE
VERTICAL
DIAGONAL
HORIZONTAL
BALANCE
LINE
FORM
COLOR
SYMMETRICAL
CURVED
GRADATION
ASYMMETRICAL
REPETITION
RADIATION
TRANSITION

ASSIGNMENT SHEET 1

EXPLORING DESIGN BASICS

F II

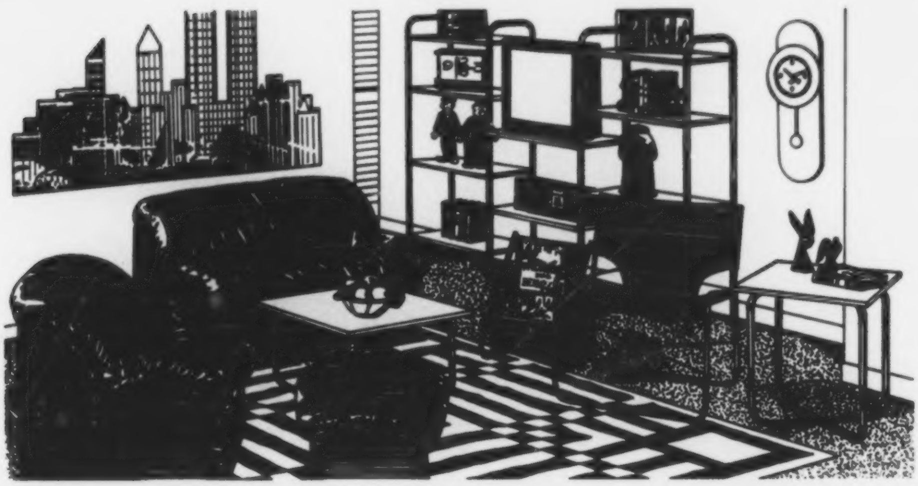
NAME ______________________________ SCORE _______

OBJECTIVE 7

Evaluate the uses of the elements of design.

DIRECTIONS

Evaluate the room arrangement below. Consider the elements of design used, and answer the following questions.



- Transfer knowledge to new situations
- Evaluate alternatives
- Draw conclusions

1. How was *color* or the lack of color used in this arrangement?

____

____

____

____

2. How has *form* been used in this arrangement?

____

____

____

____

3. In what two areas of the room was the use of *line* most apparent?

____

____

____

4. How was the room designed to make it appear to have greater *space*?

____

____

____

5. Identify three items in this arrangement and describe how each item's *texture* adds interest and/or variety.

____

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ASSIGNMENT SHEET 2

EXPLORING DESIGN BASICS

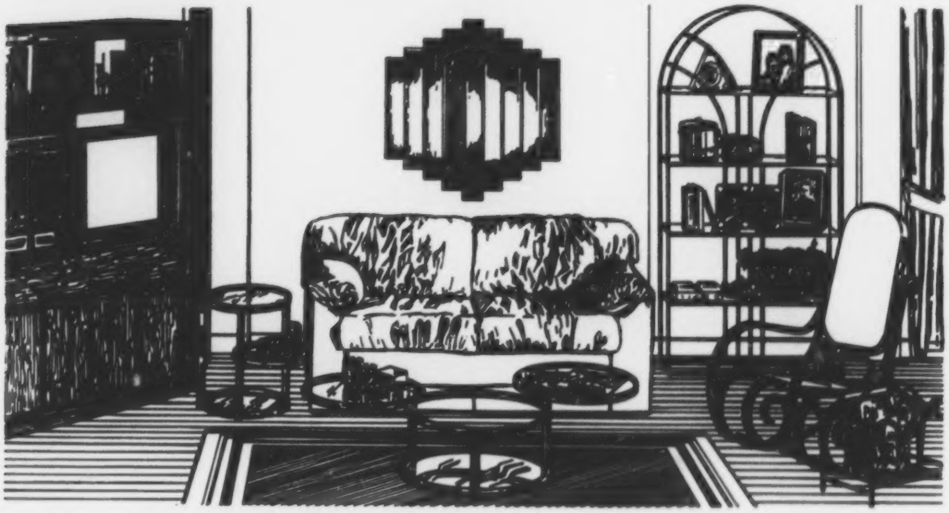
F II

NAME ______________________________ SCORE ________

OBJECTIVE 8 **Identify the uses of each design principle.**

DIRECTIONS Study the room arrangement drawn below. Identify ways in which the principles of design have been used. Write the correct answers in the blanks provided on the following page.

NOTE: Refer to Objectives 4, 5, and 6 for assistance.



- Transfer knowledge to new situations
- Evaluate alternatives
- Draw conclusions

1. How has *balance* been used in this arrangement?

2. Where is the *emphasis* and how was it obtained in this arrangement?

3. How has *proportion* been used in this arrangement? Cite one example of the accurate use of proportion.

4. Give three examples where *rhythm* was used in this arrangement. Identify the type of rhythm used in each example.

   a. ____________________

   b. ____________________

   c. ____________________

ASSIGNMENT ANSWERS

EXPLORING DESIGN BASICS

F II

ASSIGNMENT SHEET 1

While answers will vary, possible answers include the following:

1. How was *color* or the lack of color used in this arrangement?
   - The continuous use of a dark color and white were used to add unity to items in the arrangement.
   - The use of a dark color and white lines in the carpet create the illusion of movement.
2. How has *form* been used in this arrangement?
   - The director's chair has a sharp form with the seat depth being only as thick as the canvas cloth from which it is made.
   - The couch, matching chair, and footstool have a larger form with more width and depth than the other pieces of furniture.
3. In what two areas of the room was the use of *line* most apparent?
   - Lines were apparent in the carpet.
   - The use of vertical lines was apparent in the dark legs of the director's chair, tables, and bookshelves.
4. How was the room designed to make it appear to have greater *space*?
   - A feeling of openness was provided by the narrow legs of the furniture.
5. Identify three items in this arrangement and describe how each item's *texture* adds interest and/or variety.
   - The couch appears soft and smooth.
   - The shelves appear hard and smooth.
   - The carpet adds a slightly rough texture to the floor.

ASSIGNMENT SHEET 2

The following is an example of answers students should be expected to identify. Additional uses of design principles may be identified and may vary.

1. How has *balance* been used in this arrangement?
    - The couch, mirror, and table are symmetrically balanced.
    - The entire room is asymmetrically balanced.
2. Where is the *emphasis* and how was it obtained in this arrangement?
    - The couch, mirror, and glass tables provide a focal point for the room.
3. How has *proportion* been used in this arrangement? Cite one example of the accurate use of proportion.
    - Items appear in scale with the room and with the other items.
    - The couch and chair are appropriate sizes for people to sit in comfortably.
4. Give three examples where *rhythm* was used in this arrangement. Identify the type of rhythm used in each example.
    - Repetition is exhibited in the lines of the mirror.
    - The coffee table exhibits gradation by the gradual change in the size of the sections.
    - Transition is created by the straight and curved lines of the arched shelves.

036

WRITTEN TEST

EXPLORING DESIGN BASICS

F II

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with design basics to their correct definitions. Write the correct letters in the blanks.

____ 1. A measure of spatial extent

____ 2. The way a surface feels or looks like it would feel if it were touched

____ 3. Guidelines to use with the visible parts of a design to achieve pleasant effects in decoration

____ 4. Center of interest or activity; an area or object of importance

____ 5. Visible parts or "tools" of a design that can be used to achieve a variety of effects

____ 6. Visually perceived image that is misleading

a. Balance point

b. Design element

c. Design principle

d. Diagonal principle

e. Dimension

f. Environment

g. Focal point

h. Optical illusion

i. Texture

j. Tint

OBJECTIVE 2

Match the elements of design with their correct descriptions. Write the correct letters in the blanks. Letters will be used more than once.

____1. Accomplishes more at less cost than any other element of design

____2. Appeals to the sense of touch as well as sight

____3. Becomes apparent when an object has height, width, and depth

____4. Creates interest and variety in a room

____5. Gives direction and causes the eye to move from left to right, up and down, or diagonally

____6. Has only one dimension: length

____7. Limits the number and size of accessories that can be used

____8. Most basic element of design

____9. Produced when pigments in an object reflect or absorb the available light

___10. Provides surface structure

___11. Relates to the "shape" of solid objects

___12. Should fit the object's function

___13. Three-dimensional setting for decorating and furnishing

___14. Used to set moods, create illusions, and add unity and focus

___15. Used by filling it or leaving it open

a. Color

b. Form

c. Line

d. Space

e. Texture

OBJECTIVE 3

Distinguish among types of the "line" element of design. Write the correct letters in the blanks. Letters may be used more than once.

____ 1. Active lines that suggest movement

____ 2. Add to feelings of softness or delicacy

____ 3. Graceful lines that imply soft, flowing movements

____ 4. May add to feelings of restlessness or activity

____ 5. May add to feelings of strength and length

____ 6. Stable lines that imply restfulness and solidity

____ 7. Strong lines that give the feeling of height and dignity

a. Curved

b. Diagonal

c. Horizontal

d. Vertical

OBJECTIVE 4

Describe the principles of design. Identify two characteristics of each of the principles.

Balance

Emphasis

Proportion

Rhythm

OBJECTIVE 5

Match types of balance with their correct descriptions. Write the correct letters in the blanks.

____ 1. An "informal" balance, achieved by making both sides of an arrangement different, but visually balanced; unequal objects are placed at unequal distances from the center point

____ 2. A "formal" balance, achieved by making both sides of an arrangement of equal interest; creates a mirror image

a. Asymmetrical

b. Circular

c. Pictorial

d. Structural

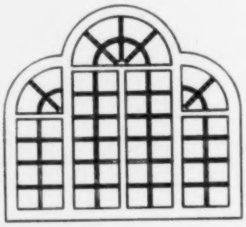
e. Symmetrical

f. Traditional

OBJECTIVE 6

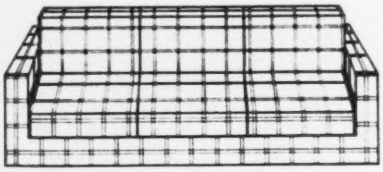
Identify types of the design principle "rhythm." Write the correct words in the blanks.

1. Created by connecting straight lines with curved lines that carry the eye



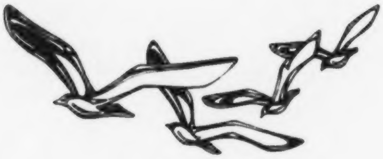
____

2. Achieved by repeating color, line, form, texture, or pattern



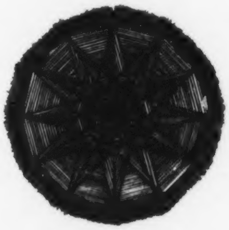
____

3. Created by gradually increasing or decreasing color, size, or pattern



____

4. Achieved by many lines that move outward from a central point



____

NOTICE The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 7 **Evaluate the uses of the elements of design.** SCORE ________

OBJECTIVE 8 **Identify the uses of each design principle.** SCORE ________

WRITTEN TEST ANSWERS

EXPLORING DESIGN BASICS

F II

OBJECTIVE 1

1. e
2. i
3. c
4. g
5. b
6. h

OBJECTIVE 2

1. a
2. e
3. b
4. e
5. c
6. c
7. d
8. c
9. a
10. e
11. b
12. b
13. d
14. a
15. d

OBJECTIVE 3

1. b
2. a
3. a
4. b
5. c
6. c
7. d

OBJECTIVE 4

Answers should include any two characteristics of each principle.

Balance

- Provides a feeling of equilibrium and rest by the placement of furniture, pictures, and colors
- Occurs when visual weights of objects are balanced on both sides of a center point
- Obtained by placing identical objects on each side of a center point, *or* by placing unequal objects at unequal distances from a center point

Emphasis

- Provides a center of attention or interest
- Occurs when an item or area becomes a focal point
- Obtained by creating an area of interest that is seen when one enters the room

Proportion

- Provides a relationship between the size and distance of objects from one another and to the total look or room
- Occurs when items are in scale
- Obtained by considering the visual size as well as the actual size of objects

Rhythm

- Provides a smooth movement of the eye from one area to another without abrupt interruptions
- Occurs when colors, lines, forms, or textures are used in a consistent pattern
- Obtained by radiation, repetition, gradation, opposition, or transition

OBJECTIVE 5

1. a
2. e

OBJECTIVE 6	1. Transition 2. Repetition 3. Gradation 4. Radiation
OBJECTIVE 7	Refer to answers to Assignment Sheet 1.
OBJECTIVE 8	Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

INTERIOR DESIGN APPLICATION

F III

INTRODUCTION

When beginning to decorate, furnish, and/or redecorate a home or room, there will be many decisions to make. Most people do not begin a design project by buying all new items at once. Many first homes and redecorated homes are furnished with pieces of furniture that have been restored, refinished, or recycled. Once the furniture items have been acquired, the next step is to arrange the furniture considering both the appearance and the function of the home or room.

The interior of one's home should reflect personal interests, values, and needs. Learning the basic guidelines of home furnishing will help in designing a home or room so that it fulfills needs and provides a relaxing, comfortable place to enjoy family, friends, and self.

UNIT OBJECTIVE

After completing this unit, the student should be able to apply interior design skills. The student will demonstrate competency by completing the assignment sheet and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with interior design application to their correct definitions.
2. Select from a list guidelines for choosing and purchasing furniture.
3. Match cost-saving ways to obtain furniture with their correct descriptions.
4. Describe ways to furnish to conserve energy.
5. Select from a list the basic guidelines of furniture arrangement.
6. List accessories that add interior enrichment and serve as a means of self-expression.
7. State guidelines for placement of interior accessories.
8. Make a furniture arrangement using a floor plan. (Assignment Sheet 1)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss interior design application.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

DELIVERY

Objective 1

- Prepare a bulletin board that gives examples of each of the terms defined in this objective. Use the elements and principles of design when arranging the bulletin board.

- Using the bulletin board as a visual tool, discuss the terms and definitions that will be used in this unit.

- Lead a class discussion on how furniture needs might differ at various stages of the life cycle. What furniture needs do the students currently have? Ask the students what they expect their furniture needs to be after they graduate from high school and/or college and get houses or apartments of their own.

Objective 2

- Plan a class field trip to a local furniture store. Ask the store manager to discuss guidelines for choosing and purchasing furniture. Ask for a demonstration of furniture examples that compares features and workmanship of each piece.

- Point out to students that it is important to discuss payment plan options and delivery costs with the salesperson before purchasing furniture.

- For additional information, hand out and discuss *Interior Home Environment* and *Selecting Furniture for Your Home*.

Objective 3

- Lead a class discussion on the advantages and disadvantages of buying used furniture.
- Break the class into small groups and ask each group to brainstorm examples of improvised furniture. The groups should prepare for a class demonstration by either drawing their ideas on poster board and sharing them with the class, or if economically feasible, bringing to class an actual example of the improvised piece of furniture.
- Have students use various catalogs and newspapers to obtain prices for furniture. Students should compare the costs of a similar item available as assembly furniture, unfinished furniture, and used furniture. Ask students to then design a way to improvise that piece of furniture. Which choice was the most economical? Which choice provided the best quality of furniture?
- Invite a resource person to visit the class and show examples of used furniture and how it can be improvised or refinished. Ask the resource person to lead a class discussion on how to look for bargains when buying furniture.
- Invite a representative from a furniture rental business to visit the class and discuss the costs, advantages, and disadvantages of renting furniture.

Objective 4

- Lead a class discussion on why it is important to conserve energy in the home environment.
- Hand out and discuss *Furnish to Conserve Energy* to reinforce the information presented in this objective.
- Invite a resource person, such as the local Cooperative Extension Service home economist, to visit the class and present additional information on how furnishing choices can conserve energy.

Objective 5

- Discuss how the elements and principles of design relate specifically to furniture arrangement. Refer students to Section F, Unit II, "Exploring Design Basics," for complete information on the elements and principles of design.

Objective 6

- Lead a class discussion on the differences between decorative and functional accessories. Ask students to give examples of each.

Objective 7

- Ask the class why one should avoid placing elaborate wall decorations on highly patterned backgrounds. Bring a patterned fabric swatch and an ornate wall decoration to show the two do not go together.

- Invite an interior design professional to visit the class and discuss all areas of interior design application that have been discussed in the unit.

APPLICATION

Objective 8

- Ask students to complete Assignment Sheet 1 and make a furniture arrangement using a floor plan. Refer students to Supplement 1 and Supplement 2 to complete this assignment.

- If students would prefer to draw larger floor plans, encourage them to do so. Remind students that all furniture templates must then be redrawn to match the graph scale.

- Students may be encouraged to redesign their own bedrooms. If a student's parents approve, encourage him or her to actually rearrange the room and report the results to the class. Students may want to take "before" and "after" pictures of the rooms to show the class final results.

- Present information on Computer-Aided Design (CAD), which is used to provide a floor plan on a computer screen. If accessible, plan a field trip to an available resource location for a demonstration, or invite a resource person to visit the class and present a CAD software demonstration.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activity if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Publications

- Drummond, Sarah. *Selecting Furniture for Your Home*. Home Economics Fact Sheet No. T-7202. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.
- Hegde, Asha and Sarah E. Drummond. *Interior Home Environment*. Home Economics Fact Sheet No. T-7602. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1987.

NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

UNIT REFERENCES

- *Adult and Family Living.* Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1990.
- Alcorn, Janet. *The Decor-Aide Space Planner.* Alameda, California: Alcorn Publishing, 1981.
- Campbell, Sally R. *The Confident Consumer.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- Craig, Hazel Thompson. *Homes with Character.* Mission Hills, California: Glencoe Publishing Company, 1987.
- Dellenbarger, Ann. *Furnish to Conserve Energy.* Home Economics Fact Sheet No. 304. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1984.
- Lewis, Evelyn L. *Housing Decisions.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1987.
- Parnell, Frances Baynor. *Skills for Everyday Living.* South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1988.
- Ryan, Joan S. *Managing Your Personal Finances.* Cincinnati, Ohio: South-Western Publishing Company, 1985.
- Sherwood, Ruth F. *Homes: Today and Tomorrow.* Mission Hills, California: Glencoe Publishing Company, 1990.

OBJECTIVE 1

Match terms associated with interior design application to their correct definitions.

- **Accessories**—Added touches in a room design that exhibit the user's personality
- **Floor plan**—Scale drawing of a room showing the size and arrangement of furniture
- **Improvise**—To make or furnish from available resources
- **Stenciling**—Designs created by painting through stencils or cut-out design patterns
- **Template**—A pattern used as a guide to make something accurately

  NOTE: In housing, templates are designed to represent furniture, appliances, and fixtures. The objects are drawn in the same scale as the floor plan on which the templates are to be used.

- **Traffic lane**—The path people take to walk through a room
- **Upholstered furniture**—Furniture with springs, padding, and fabric covering

OBJECTIVE 2

Select from a list guidelines for choosing and purchasing furniture.

Home furnishings vary greatly in style and quality. Since buying furniture may require making a financial investment, it is important to look for items of higher quality. It is important to carefully select home furnishings that can meet long-term furniture needs and can be used for many years.

NOTE: Consumers need to decide if furniture items purchased will be used as long-term investments or if they will simply satisfy current needs. This decision will help serve as a basis for the amount of money to spend on items.

- Buy furniture that meets the needs of family members.
- Check the dealer's reputation; avoid deceptive furniture deals.

- Check the type of material used in the furniture construction.

  EXAMPLES: Solid wood, veneer, metal, plastic

- Check drawer construction by opening and closing drawers to see if the operation is smooth and the drawers are snug, but not tight.
- Check the matching of patterned fabrics and the evenness of the cording in upholstered furniture.
- Consider how and by whom the furniture will be used.
- Lean against or press on heavy furniture to make certain it sits firmly on the floor.
- Make a furniture budget and stick to it; look for ways to get maximum quantity and quality for the money budgeted.
- Plan selections in advance; avoid impulsive buying or persuaded purchases.
- Purchase furnishings that are flexible enough that they can be moved and used in another home or setting.
- Study labels and guarantees.
- Take advantage of furniture sales.
- Take a tape measure along when shopping to check for dimensions that will fit living space.
- Take color and fabric samples to the store; include samples of wood, paint, wallpaper, carpeting, upholstery, and draperies.
- Visit various furniture stores to compare quality and price.

OBJECTIVE 3

Match cost-saving ways to obtain furniture with their correct descriptions.

It is often a challenge for individuals to find furnishings that are adequate and comfortable, as well as available at a low cost. Following are cost-saving methods that can be used to obtain desirable furniture at affordable prices.

Improvised furniture

- Can be made from various materials

- Requires creative thinking skills, time, and talent

  EXAMPLE: Use inexpensive outdoor lawn chairs in the dining area until one's budget allows for replacement chairs, then move the lawn chairs to the patio area.

Ready-to-assemble furniture

- Comes boxed unassembled
- Needs few or no tools for assembly

Rental furniture

- Offers wide selection of furniture and accessories
- May offer a lease-to-buy option

  NOTE: Each rent payment would be applied to the purchase price.

- Can be very expensive

  NOTE: Purchase and rental payments should be carefully compared before furniture decisions are made.

Unfinished furniture

NOTE: Unfinished furniture is available from a wide variety of sources.

EXAMPLES: Lumberyards, independent furniture makers, specialty stores which sell only unfinished furniture

- Is sold in budget, medium-priced, and luxury lines
- Requires time and work to finish

Used furniture

NOTE: Used furniture may be antiques, family heirlooms, gifts from parents or relatives, or items purchased at garage sales and/or used furniture stores.

- Can be refinished, restored, or recycled
- Is often available in top-quality lines but with slightly damaged features

OBJECTIVE 4

Describe ways to furnish to conserve energy.

Individuals and families use a lot of energy daily. Most people are aware that energy sources are not endless. Conservation is a must in order to make the best use of the energy available. It is possible to think "energy saving" when planning interior design. Guidelines for furnishing which will make conserving energy comfortable include:

- **Color**—Color affects the sensations of warm and cold. Warm hues such as reds, yellows, and oranges are associated with fire and sunshine. Cool hues such as blues, purples, and greens are associated with water. Color can also add brightness to dark areas of a room and reduce extra lighting needs. Light colors reflect light, making areas brighter, while dark colors absorb light, making areas darker.

  EXAMPLE: Painting ceilings in lighter tones than walls reflects light back into the room and reduces electric lighting needs.

- **Floor coverings**—Carpets are warmer to the touch and offer more insulation than tile or wood floor coverings. In addition, the thicker and denser the carpet, the greater the insulation value.

- **Furniture placement**—Grouping furniture in cozy arrangements, especially around a fireplace, will add psychological and physical warmth. Placing furniture pieces away from outside windows and walls will also add warmth.

- **Types of furnishings**—Chairs with arms are warmer than open-arm chairs because they give protection from drafts. Wood, baskets, dried flowers, and candles all bring feelings of warmth to a room. Textured wallpaper and furniture with a nubby texture also add warmth. In contrast, white wicker, glass, chrome, and plastic provide cool feelings.

  NOTE: In the winter, "cool furniture" can be covered with fabric and accented with warm items to bring about a feeling of warmth.

Information used with permission of the Oklahoma State University Cooperative Extension Service.

OBJECTIVE 5

Select from a list the basic guidelines of furniture arrangement.

To help accomplish a satisfactory room arrangement, there are certain guidelines one should follow. These guidelines include:

- Adapt and use a floor plan to determine furniture placement.
- Apply the elements and principles of design.
- Avoid crowding too much into a room or leaving a room too bare.
- Concentrate on placement of large pieces of furniture first.
- Consider the size of the room.

  EXAMPLES: A small room may be overwhelmed by large pieces of furniture. A large room may overtake small pieces of furniture.

- Consider the room's purpose and the activities that will be conducted in the room.
- Consider the architectural and mechanical features of the room; leave space for functional use.

  EXAMPLES: Leave enough space so doors and windows have room to open and close, do not cover heating and cooling vents with furniture

- Evaluate proportion; each furniture piece should be in proportion to the room and to other items in the room.
- Keep traffic lanes open so people will not have to walk around furniture.
- Place large pieces of furniture parallel with the lines of the walls.
- Provide space for expanding furniture.

  EXAMPLES: Space to pull out a sleeper sofa, space to open drawers

OBJECTIVE 6

List accessories that add interior enrichment and serve as a means of self-expression.

Home decoration is a means of self-expression. Accessories help make a home a personal extension of oneself. Accessories are objects of art and/or of interest, and may be decorative, functional, or both. Accessories that add interior enrichment and serve as a means of self-expression include the following:

- Clocks
- Flowers
- Handwork
- Hanging shelves
- Houseplants

  NOTE: Select plants according to the amount of sunlight available in a room and the amount of sunlight needed by the specific plants.
- Mirrors
- Pictures

  EXAMPLES: Oil paintings, watercolors, photographs, framed needleworks
- Stenciling

OBJECTIVE 7

State guidelines for placement of interior accessories.

Just as there are guidelines for furniture arrangement, there are also suggestions for placement of interior accessories, including:

- Avoid placing very elaborate wall decorations on highly patterned backgrounds.
- Follow the guidelines for using elements and principles of design.

  EXAMPLE: Good proportion should exist between a picture or group of pictures and the furniture below it.

- Group items in proportion to the furniture.

  EXAMPLE: A single, small picture would be lost on a large, bare wall. A collection of pictures over a large couch would be in better proportion.

- Hang items at eye level.

  NOTE: While "eye level" varies from individual to individual, the center of large pictures should hang approximately 5 feet from the floor. Exceptions do exist—for example in a child's room, pictures would need to be lower—closer to the child's eye level.

SUGGESTED SPACE REQUIREMENTS

The following space requirements will give an idea of how much room is needed for traffic patterns and efficient functioning:

Major traffic path	3 ft to 4 ft
Minor traffic path	1 1/2 ft to 2 ft
Doors to rooms	2 1/2 ft to 3 ft
Front door of house	4 ft

Living Room

Space between sofa or chair and coffee table	1 ft to 1 1/2 ft
Space for feet in front of lounge chair	1 1/2 ft to 2 1/2 ft
Seating space at desk or piano	3 ft

Dining Room

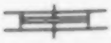
Room at table for each adult	20" to 2 ft
Room to get into dining chair	2 1/2 ft to 3 ft
Serving space behind chair	2 1/4 ft to 3 ft
Space for pushed-in chair at dining table	1 1/2 ft to 2 ft

Sleeping Area

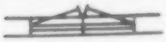
Space for bedmaking	1 1/2 ft to 2 ft
Space in front of closet	3 ft
Space in front of chest	3 ft to 4 ft
Space for dressing	3 ft to 4 ft
Space for getting in and out of bed	2 1/2 ft

Used with permission from Janet Alcorn, *The Decor-Aide Space Planner*, 1981.

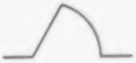
COMMON ARCHITECTURAL SYMBOLS



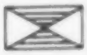
Double-hung window



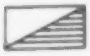
Casement window



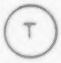
Door



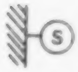
Heat supply



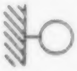
Return duct



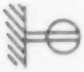
Thermostat



Electrical switch



Wall-hung fixture



Duplex outlet

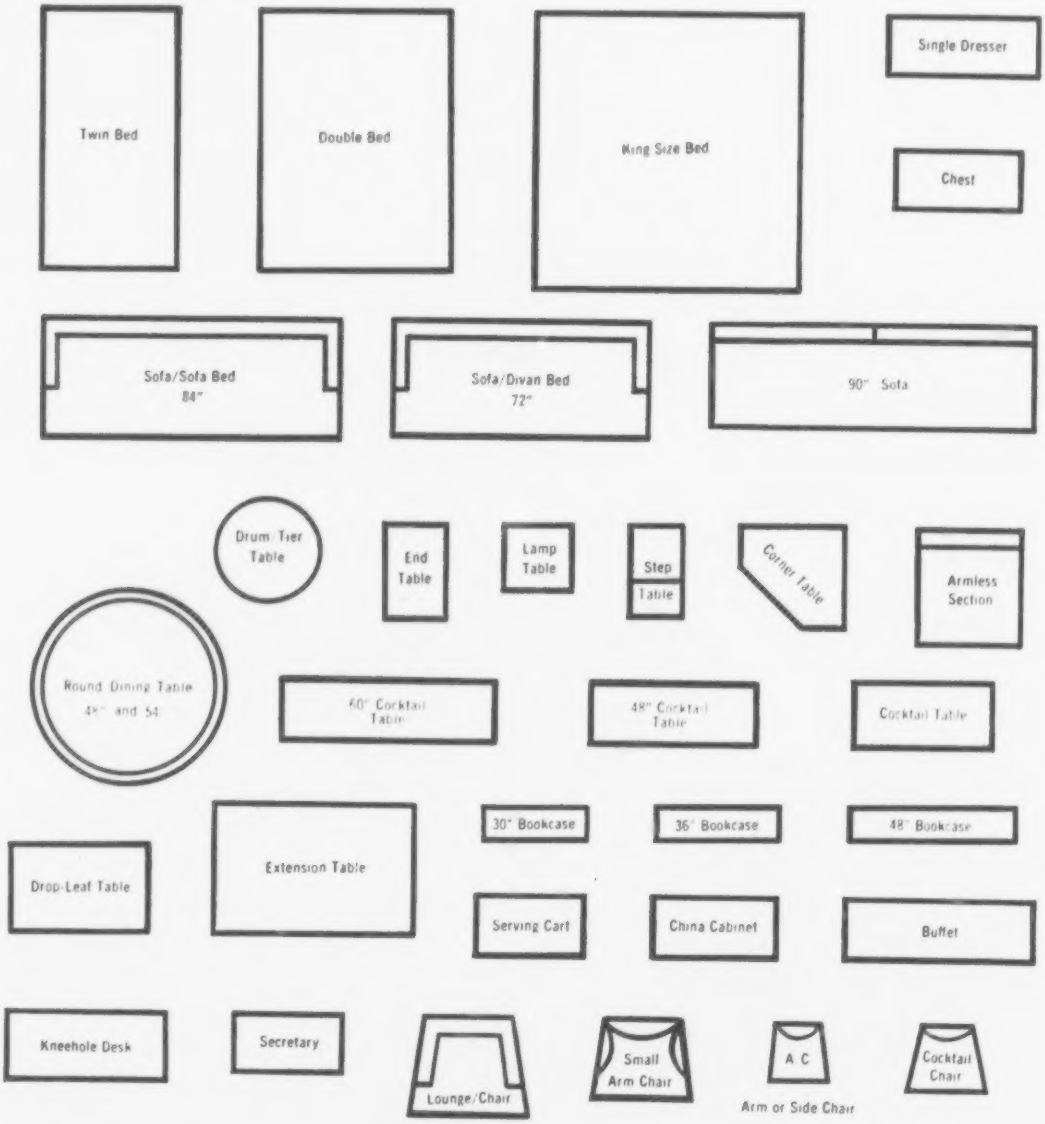
Table or floor lamp

Ceiling light

Used with permission from Janet Alcorn, *The Decor-Aide Space Planner*, 1981.

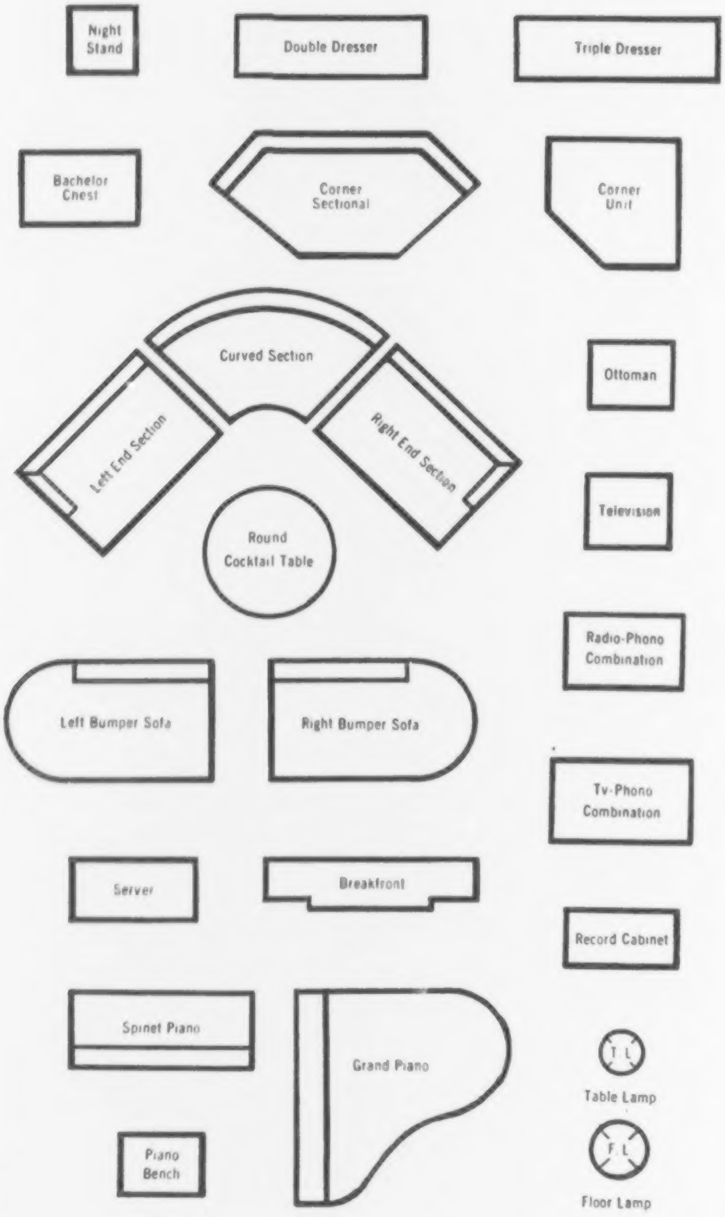
FURNITURE CUT-OUTS

Scale: 1/4 inch = 1 foot


Twin Bed
Double Bed
King Size Bed
Single Dresser
Chest
Sofa/Sofa Bed 84"
Sofa/Divan Bed 72"
90" Sofa
Drum/Tier Table
End Table
Lamp Table
Step Table
Corner Table
Armless Section
Round Dining Table 48" and 54"
60" Cocktail Table
48" Cocktail Table
Cocktail Table
30" Bookcase
36" Bookcase
48" Bookcase
Drop-Leaf Table
Extension Table
Serving Cart
China Cabinet
Buffet
Kneehole Desk
Secretary
Lounge/Chair
Small Arm Chair
A C
Arm or Side Chair
Cocktail Chair

Used with permission of Sears, Roebuck and Co. **SEARS**

Scale: 1/4 inch = 1 foot


Night Stand
Double Dresser
Triple Dresser
Bachelor Chest
Corner Sectional
Corner Unit
Curved Section
Ottoman
Left End Section
Right End Section
Television
Round Cocktail Table
Radio-Phono Combination
Left Bumper Sofa
Right Bumper Sofa
Tv-Phono Combination
Server
Breakfront
Record Cabinet
Spinet Piano
Grand Piano
T.L.
Table Lamp
F.L.
Floor Lamp
Piano Bench

Used with permission of Sears, Roebuck and Co. SEARS

ASSIGNMENT SHEET 1

INTERIOR DESIGN APPLICATION

F III

NAME ________________________________ SCORE _______

OBJECTIVE 8

Make a furniture arrangement using a floor plan.

INTRODUCTION

With templates and a scale drawing of a room, one can experiment with a wide variety of furniture arrangements. It is much easier to move paper templates on a floor plan than to move actual pieces of furniture until the best arrangement is accomplished.

DIRECTIONS

1. Choose one room in your house that you would like to arrange differently. Measure the room's floor dimensions and outline those dimensions on the graph paper on the following page. Have each square on the graph represent a scale of
   1/4 inch = 1 foot.

   NOTE: If the scale chosen allows one square per foot, a room measuring 8 by 12 feet would be drawn 8 squares by 12 squares.

2. Using common blueprint symbols found in Supplement 1, indicate where doors, windows, heat and air vents, and electric outlets are located.
3. Measure the pieces of furniture that you plan to use in the new room arrangement.
4. Using the space requirements included on Supplement 1, arrange the pieces of furniture from the template on Supplement 2 that are to be used in the room. Follow the guidelines furnished in the unit information.

   NOTE: It may be necessary to draw and cut additional template pieces for other furniture in the room. It is very important to keep items in proportion to the scale indicated on the graph paper.

Math Application Skills

- Solve ratio/ proportion problems
- Apply techniques of scaling

Functional Math Skills

- Make measurements

- Transfer knowledge/ training to new situations
- Identify/develop alternatives
- Create a finished product

5. After the furniture arrangement is completed, glue the furniture pieces to the graph paper and answer the following questions:

   a. What colors would you use in the room arrangement?

      ____
      ____
      ____
      ____

   b. What accessories would you use and where would you place them?

      ____
      ____
      ____
      ____

   c. What items would you need to purchase to complete this arrangement, and how much do those items cost?

      ____
      ____
      ____
      ____

   d. What are ways to improvise the items listed in the previous question?

      ____
      ____
      ____
      ____

SCALE: 1/4 inch = 1 foot

ASSIGNMENT SHEET 1

Answers will vary. The instructor should look for appropriate use of the information presented in the unit. Specific guidelines to grade on include:

- Accessories were added to serve as a means of personalizing the interior.
- Adequate space was provided for opening doors, windows, and drawers.
- Basic guidelines for furniture arrangement were followed.
- Common architectural symbols were used.
- Guidelines for placement of interior accessories were followed.
- The elements and principles of design were applied.
- Traffic lanes were used appropriately.
- Space requirements were allowed as shown in Supplement 1.
- Vents and electrical outlets were left accessible.
- Ways to furnish to conserve energy were considered.

WRITTEN TEST

INTERIOR DESIGN APPLICATION

F III

NAME ________________________ SCORE _______

OBJECTIVE 1

Match terms associated with interior design application to their correct definitions. Write the correct letters in the blanks.

____ 1. A pattern used as a guide to make something accurately

____ 2. Added touches in a room design that exhibit the user's personality

____ 3. Designs created by painting through stencils or cut-out design patterns

____ 4. Furniture with springs, padding, and fabric covering

____ 5. Scale drawing of a room showing the size and arrangement of furniture

____ 6. The path people take to walk through a room

____ 7. To make or furnish from available resources

a. Accents
b. Accessories
c. Balance
d. Floor plan
e. Improvise
f. Insulate
g. Open area
h. Stenciling
i. Template
j. Textile furniture
k. Traffic lane
l. Upholstered furniture

OBJECTIVE 2

Select from the following list guidelines for choosing and purchasing furniture. Write an "X" in the blank before each correct statement. Statements continue on the following page.

____ 1. Check drawer construction by opening and closing drawers to see if the operation is smooth and the drawers are snug, but not tight.

____ 2. Buy furniture that meets the needs of family members.

____ 3. Check the matching of patterned fabrics and the evenness of the cording in upholstered furniture.

____ 4. Purchase furniture that will match only the home currently being lived in.

____ 5. Consider how and by whom the furniture will be used.

____ 6. Do not sit in chairs in a furniture store.

____ 7. Avoid furniture sales.

___ 8. Lean against or press on heavy furniture to make certain it sits firmly on the floor.

___ 9. Purchase furnishings that are flexible enough that they can be moved and used in another home or setting.

___ 10. Take a tape measure along when shopping to check for dimensions that will fit living space.

___ 11. Make a furniture budget, and make allowances when a bargain is found.

___ 12. Make a furniture budget and stick to it; look for ways to get maximum quantity and quality for the money budgeted.

___ 13. Check the type of material used in the furniture construction.

___ 14. Check the dealer's reputation; avoid deceptive furniture deals.

___ 15. Never lean on furniture in the stores.

___ 16. Take color and fabric samples to the store; include samples of wood, paint, wallpaper, carpeting, upholstery, and draperies.

___ 17. Visit various furniture stores to compare quality and price.

___ 18. Plan selections in advance; avoid impulsive buying or persuaded purchases.

___ 19. Study labels and guarantees.

___ 20. Take advantage of furniture sales.

___ 21. Shop only at the nicest furniture store in the area.

OBJECTIVE 3

Match cost-saving ways to obtain furniture with their correct descriptions. Write the correct letters in the blanks.

____ 1. Can be refinished, restored, or recycled

____ 2. Can be made from various materials

____ 3. Comes boxed unassembled

____ 4. Is often available in top-quality lines but with slightly damaged features

____ 5. Needs few or no tools for assembly

____ 6. May offer a lease-to-buy option

____ 7. Requires time and work to finish

____ 8. Is sold in budget, medium-priced, and luxury lines

____ 9. Offers wide selection of furniture and accessories

____ 10. Requires creative thinking skills, time, and talent

____ 11. Can be very expensive

a. Improvised furniture

b. Ready-to-assemble furniture

c. Rental furniture

d. Unfinished furniture

e. Used furniture

OBJECTIVE 4

Describe ways to furnish to conserve energy.

Color

____

____

____

____

____

____

____

____

____

____

____

Floor coverings

Furniture placement

Types of furnishings

____

____

____

____

____

____

____

____

____

____

OBJECTIVE 5

Select from the following list the basic guidelines of furniture arrangement. Write an "X" in the blank before each correct statement. Statements continue on the following page.

____ 1. Consider the room's purpose and the activities that will be conducted in the room.

____ 2. Consider the size of the room.

____ 3. Apply the elements and principles of design.

____ 4. Place small lamp tables on either side of large couches to balance the appearance.

____ 5. Provide space for expanding furniture.

____ 6. Hide electrical outlets behind pieces of furniture.

____ 7. Keep traffic lanes open so people will not have to walk around furniture.

____ 8. Block traffic lanes with pieces of furniture to make the room seem cozier.

____ 9. Make certain there is a piece of furniture on every wall.

____ 10. Consider the architectural and mechanical features of the room; leave space for functional use.

____ 11. Evaluate proportion; each furniture piece should be in proportion to the room and to other items in the room.

___ 12. Avoid crowding too much into a room or leaving a room too bare.

___ 13. Concentrate on placement of large pieces of furniture first.

___ 14. Place large pieces of furniture parallel with the lines of the walls.

___ 15. Use large pieces of furniture to make the room appear larger.

___ 16. Adapt and use a floor plan to determine furniture placement.

OBJECTIVE 6 **List six accessories that add interior enrichment and serve as a means of self-expression.**

____

____

____

____

____

____

OBJECTIVE 7 **State three guidelines for placement of interior accessories.**

____

____

____

____

____

____

____

NOTICE The following assignment sheet is not part of the written test. If this assignment has not been completed, check with the instructor.

OBJECTIVE 8 **Make a furniture arrangement using a floor plan.** SCORE ________

WRITTEN TEST ANSWERS

INTERIOR DESIGN APPLICATION

F III

OBJECTIVE 1

1. i
2. b
3. h
4. l
5. d
6. k
7. e

OBJECTIVE 2

1, 2, 3, 5, 8, 9, 10, 12, 13, 14, 16, 17, 18, 19, 20

OBJECTIVE 3

1. e
2. a
3. b
4. e
5. b
6. c
7. d
8. d
9. c
10. a
11. c

OBJECTIVE 4

Descriptions should include the following information:

Color

Color affects the sensations of warm and cold. Warm hues such as reds, yellows, and oranges are associated with fire and sunshine. Cool hues such as blues, purples, and greens are associated with water. Color can also add brightness to dark areas of a room and reduce extra lighting needs. Light colors reflect light, making areas brighter, while dark colors absorb light, making areas darker.

Floor coverings

Carpets are warmer to the touch and offer more insulation than tile or wood floor coverings. In addition, the thicker and denser the carpet, the greater the insulation value.

Furniture placement

Grouping furniture in cozy arrangements, especially around a fireplace, will add psychological and physical warmth. Placing furniture pieces away from outside windows and walls will also add warmth.

Types of furnishings

Chairs with arms are warmer than open-arm chairs because they give protection from drafts. Wood, baskets, dried flowers, and candles all bring feelings of warmth to a room. Textured wallpaper and furniture with a nubby texture also add warmth. In contrast, white wicker, glass, chrome, and plastic provide cool feelings.

OBJECTIVE 5 1, 2, 3, 5, 7, 10, 11, 12, 13, 14, 16

OBJECTIVE 6 List should include any six of the following:

- Clocks
- Flowers
- Handwork
- Hanging shelves
- Houseplants
- Mirrors
- Pictures
- Stenciling

OBJECTIVE 7 Answer should include any three of the following:

- Avoid placing very elaborate wall decorations on highly patterned backgrounds.
- Follow the guidelines for using elements and principles of design.
- Group items in proportion to the furniture.
- Hang items at eye level.

OBJECTIVE 8 Refer to answers to Assignment Sheet 1.

OBJECTIVE SHEET

BUILDING PERSONAL CONFIDENCE G I

INTRODUCTION

In order to develop a person's personality and become the best person he or she can be, one must first have a positive self-concept. Knowing, believing in, and accepting oneself are key elements to building personal confidence and a positive self-concept.

UNIT OBJECTIVE

After completing this unit, the student should be able to identify ways to build personal confidence. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with building personal confidence to their correct definitions.
2. Select from a list characteristics of personality development.
3. List factors that shape self-concept.
4. Describe growth concerns of adolescents.
5. Select from a list ways to communicate positive feelings and enhance one's self-concept.
6. Select from a list ways to improve one's self-esteem.
7. Select from a list strategies for managing stress.
8. Evaluate personality characteristics and their development. (Assignment Sheet 1)
9. Interpret messages that encourage and discourage personal confidence. (Assignment Sheet 2)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss building personal confidence.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Before beginning the unit, instructors may want to refer to the following suggested publications for additional information and activities: "Nurturing Self-Esteem," *Forecast for the Home Economist*; *The Power of One*; and *The New Peoplemaking*.

- Discuss the terms that will be used in this unit.

- Conduct a confidence-building exercise. It is often difficult to give compliments and receive them. Even with family and friends, people have problems saying how they feel or what they like about themselves. Sometimes it is easier if the person receiving the compliment does not know from whom it is given.

  - Have each student write messages on separate pieces of paper about what he or she likes about each member of the class. The messages should be written to make the recipients feel positive about themselves.
  - Messages should be as specific as possible.
  - Write specific messages to each person rather than the same one to all classmates.
  - Make the messages personal.

- Even if someone does not know each person very well, he or she can say what has been observed to be a strength or a positive characteristic.

After each message is finished, have students fold the paper in half and write the recipient's name on the outside. Have envelopes with each person's name written on them and have students put messages in appropriate envelopes. Give the envelopes to the appropriate students.

After the recipients have had an opportunity to read the messages, discuss with them how they felt receiving the compliments. What did they find out about themselves? What reinforced things they already knew?

From What Do You Like About Yourself??? Developing a Positive Self-Concept!!! by Shirley Slater and Lee Cibrowski. Used with permission of the Home Economics Education Association, 1201 Sixteenth Street N.W., Washington, D.C. 20036.

NOTE: Teachers may want to participate in this activity with their students. An alternate way to conduct this activity might be to ask the students to wait to open their envelopes until after class, referring to the comments at times when they need "positive strokes."

- Use Transparency Master 1 to reinforce the idea that one is responsible for her or his own self-esteem.
- Refer to *The Power of One* for support information on personal growth.
- Prepare a bulletin board captioned, "Know Yourself." Show three masks illustrating personal self, social self, and ideal self. Discuss the meanings of these components. Ask the class members to give examples of how their personal, social, and ideal selves differ.

Objective 2

- Explain to the class that the way each person in a family interacts with the other members affects personality development. Ask for class discussion on how students think their personalities would be different if their family environments had been different.
- Invite a counselor or psychiatrist to visit with the class and discuss personality development and self-concept.
- Refer to Assignment Sheet 1 for practice in evaluating personality characteristics and their development.

Objective 3

- Discuss the factors that shape self-concept. Ask the class to give examples of *how* these factors affect self-image.

- Suggest that each student occasionally take the time to stop and review his or her self-concept. Encourage students to be realistic in their expectations of themselves.

Objective 4

- Use Transparency Master 2 to emphasize how society's ideal body image is often unrealistic.

- Have a question and answer box set up in the classroom. Encourage students to anonymously drop in questions that might be concerning them regarding body-image. Allow class time to discuss and answer the questions.

Objective 5

- Refer to Supplement 1, "Positive and Negative Forms of Nonverbal Communication" for additional information.

- Ask students to role play various situations where positive and negative communication is used.

- Use Handout 1 for information on the differences among aggressive, assertive, and passive forms of communication.

- Ask the class to discuss reasons why people might want to communicate a positive outlook. Ask for examples of when students have met someone with a positive expression of feelings. How did the positive person make *them* feel?

- Sometimes it is difficult to accept compliments graciously. Discuss how accepting compliments is a communication skill that can serve as a strong confidence booster.

- One's mood at the start of a day can affect all those with whom he or she will come into contact. Discuss with the members of the class how communication skills affect them and others.

- Write students' names on pieces of paper. Have each student draw a classmate's name from a grab bag. Students are to keep the names secret. For the rest of the unit, have students try to improve their relationships with their secret pals by using positive communication skills. At the end of the unit, have students reveal their secret pals. Lead a class discussion on how it felt to strengthen a relationship by using positive communication skills.

- Have students complete Assignment Sheet 2 for practice interpreting messages that encourage and discourage personal confidence.

Objective 6

- Discuss how almost all human relationships are based on how people feel about their self-worth. It is difficult to extend oneself to others until one has a clear understanding of who he or she is.

- Discuss how people often have to deal with negativism, but it is possible to turn the negative into a positive in order to keep self-esteem high.

  EXAMPLE: Negative — "I am too clumsy to play tennis."
  Positive — "I am good at long-distance running."

- Teens who lack personal confidence run the risk of concentrating solely on the negative areas of life. These teens may consider suicide, drugs, and/or alcohol use as an escape from dealing with personal issues. Lead a class discussion on the dangers associated with lack of personal confidence and how individuals can turn those negative feelings into positive feelings.

- Show the class any or all of the following videos on building self-esteem: *10 Keys to a More Powerful Personality*; *Self-Esteem: My Awareness; Self-Esteem: My Expectations*; and/or *Self-Esteem: Self Talk*.

Objective 7

- Invite a school psychologist to class to discuss the warning signals of stress and how stress is manifested physically and mentally.

- Refer students to Supplement 2 for ways to take care of oneself when under stress. For additional information, hand out and discuss *Taking Charge in Changing Times — Controlling Stress*.

- Instruct students to complete Activity Sheet 1, an adolescent life change event scale. Explain to the students that the scores used on the scale are relative. People handle stress differently and some people can handle stress better than others. Discuss the probability of illness and types of illnesses the scores suggest might occur.

- Use Activity Sheet 2 as a tool for leading a group discussion on methods of coping with change.

- Emphasize that stress can be positive. Have students give examples of positive stress in their lives. Discuss each example.

  EXAMPLES: Stress before a well-presented speech, stress of being chosen as an officer in an organization, stress before a competitive event

APPLICATION

Objective 8

- If not completed earlier in the unit, have students use Assignment Sheet 1 to evaluate personality characteristics and their development.

Objective 9

- If not completed earlier in the unit, ask students to complete Assignment Sheet 2 as a means of interpreting messages that encourage and discourage personal confidence.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.

- Give the written test.

- Evaluate the students on assignment sheet activities if not previously done.

- Reteach and retest if necessary.

- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *10 Keys to a More Powerful Personality*
- *Self-Esteem: My Awareness*
- *Self-Esteem: My Expectations*
- *Self-Esteem: Self Talk*

NOTE: These videos are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these videos from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers may obtain information on ordering *10 Keys to a More Powerful Personality* from Ready References Press, P.O. Box 5249, Santa Monica, California 90405, or call 800-424-5627. *Self-Esteem: My Awareness*; *Self-Esteem: My Expectations*; and *Self-Esteem: Self Talk* are available from RMI Media Productions, Inc., 120 West 72nd Street, Kansas City, Missouri 64114, or call 800-821-5480.

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  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

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AGGRESSIVE, ASSERTIVE, OR PASSIVE?

INTRODUCTION

Assertiveness is a method of communication that lets others know your ideas and feelings, while respecting their feelings as well.

For the purpose of this handout, behavior can be divided into three types: aggressive, assertive, and passive. A person behaving aggressively states her or his feelings directly, but violates the rights of others. For example, suppose a neighbor asks you to babysit and you do not want to. You say, "No, I won't babysit. You always ask me when I can't do it and never give me enough notice." While this may be true, your aggressive response may anger your neighbor. If it does, he or she probably won't ask you again. An assertive reply would be honest and direct, but not disrespectful to your neighbor. One such response might be, "No, I can't babysit, but if you would like for me to come in the future, please give me about five days' notice." When you respond passively, you avoid immediate conflict, but you may be upset because you haven't expressed your feelings. A passive response to the situation would be to babysit, even though you did not want to, or to decline, by making up some excuse.

DIRECTIONS

For the following examples, identify each response as:

+ = aggressive

0 = assertive

– = passive

SITUATION 1

You have a lot of homework and your mother asks you to do the dishes.

Response

_______ Why don't you do the dishes? Can't you see I have tons of homework?
_______ All right, Mom.
_______ I have a ton of homework tonight, and I'd rather not have to do the dishes so I can get my work finished.

SITUATION 2

Several friends at a party ask you to try drugs, but you don't want to do it.

Response

_______ Well, just this once won't hurt.
_______ You're all crazy! What do you want to do that for?
_______ No thanks, I really don't want to try drugs.

SITUATION 3

Your teacher has made a mistake grading your exam.

Response

_______ You cheated me out of ten points on this problem.
_______ I've discovered an error in the way my test was corrected.
_______ Do nothing.

SITUATION 4

Your boyfriend tells you his parents will be out of town and you can spend the evening at his house. You do not want to go, although you care for him very much. You are not busy that night.

Response

_______ My cousin's coming from out of town and I have to be with her.
_______ How can you think of doing something like that? What would happen if anyone found out?
_______ I don't feel right about doing that. Let's go to a movie instead.

SITUATION 5

Your friend wants to copy your homework and you believe that copying is wrong.

Response

_______ I worked hard on this and I want full credit for the assignment. I don't want to take the chance of getting caught.
_______ Well, O.K. Be sure to change the words some.
_______ That's cheating.

SITUATION 6

You would like to be nominated for student council.

Response

_______ I think I am qualified and would like to be nominated for student council..
_______ Don't nominate Sarah; she's a creep.
_______ You think to yourself, I hope someone nominates me.

SITUATION 7

Someone you do not want to go out with asks you to a dance. He is the first to ask you.

Response

_______ I'm sorry, I already have a date.
_______ What? Sorry, I'm busy.
_______ Thanks for asking, but I'd rather not.

SITUATION 8

Your parents want you to attend the college they went to, but you would rather go somewhere else.

Response

_______ I'll think about what you have said, but I need to make my own decision.
_______ You always try to run my life. I've had it!
_______ If you're sure that's what is best.

SITUATION 9

You are talking to your boyfriend and suddenly realize that if you don't leave immediately you will be late for work. He wants to keep talking.

Response

_______ I really ought to be going.
_______ Oh no you don't! You're making me late for work.
_______ I know you want to talk more and we'll get together after I'm through at work. Bye.

SITUATION 10

You want to enroll in auto shop but people are trying to discourage you by calling you names and making fun of you. They do not feel being a mechanic is a reasonable occupation for a woman.

Response

_______ You're all male chauvinist pigs. I can do anything you can do – only better.
_______ I want to learn to be a mechanic. You'll probably be surprised someday at what I can do.
_______ Not enroll in the class.

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INFORMATION SHEET

BUILDING PERSONAL CONFIDENCE

G I

OBJECTIVE 1

Match terms associated with building personal confidence to their correct definitions.

- **Communication**—The exchange of thoughts, feelings, and information by verbal and nonverbal messages
- **Heredity**—The sum of traits that are passed from parents to their children
- **Personality**—Total of one's traits and characteristics; reflects behavior, feelings, and the way one reacts to other people and things
- **Personality predispositions**—Inborn tendencies to behave a certain way toward others
- **Self-concept**—A person's view of himself or herself, including various strengths and weaknesses; total concept a person has of who he or she is
- **Self-esteem**—An evaluative judgement a person makes about himself or herself; the product of social interaction and comparing oneself to others
- **Trait**—Distinguishing characteristic or quality

OBJECTIVE 2

Select from a list characteristics of personality development.

The visible pattern of an individual's characteristics and behavior reflects one's personality. Personality is an expression of one's self-concept. It stands to reason that a positive self-concept is usually expressed in a beaming, pleasant disposition or personality. The personality displayed is important because people react positively to a pleasant person. Positive responses tend to make one feel more positive about himself or herself. Thus, one's self-concept is affected by interactions with others.

- Personality development is an ongoing process.
- Personality is an indicator of one's feelings.
- Experiences, combined with personality predispositions, shape one's self-concept.

- Heredity can determine many of one's personality traits.
- Everything and everyone a person has contact with in the environment affects personality development.

  NOTE: The environment will affect how hereditary factors develop.

OBJECTIVE 3

List factors that shape self-concept.

Self-concept begins forming at birth. The way one sees himself or herself today is influenced by the experiences from the past. One's self-concept has an influence on his or her self-esteem. The following factors influence the development of self-concept.

- Beliefs
- Family
- Media
- Neighborhood
- Past experiences
- Peers
- School
- Skills and talents

OBJECTIVE 4

Describe growth concerns of adolescents.

Accepting one's physique and using the body effectively is a developmental task that teens will be faced with achieving. There appears to be a strong relationship between how people feel about their bodies and how they feel about themselves. A person's body image refers to a person's concept of his or her physical appearance. Unfortunately, many young people refer to a cultural body ideal, which in today's society is often unrealistic. Adolescents may find comfort knowing that many people share common concerns. Following are typical growth concerns of adolescents:

- **Body image**—Growth does not occur in every part of the body simultaneously. The normal growth process may temporarily leave body parts seemingly out of proportion to the rest of the body.

  NOTE: Every body part will reach close to adult size, shape, and proportion in three to four years.

  EXAMPLE: Often adolescents' hands and feet grow in length before their arms, legs, and torso, making many adolescents feel awkward.

- **Body odor**—Perspiration and body odor can increase with exercise, nervousness, and menstruation.

  NOTE: Daily bathing, showering, and use of a good underarm deodorant can help eliminate body odor.

- **Breast size**—Males and females have concerns about their breast sizes. Sixty-five percent of all males will experience temporary breast enlargement which almost always disappears. Female breast concerns may be from a feeling that breasts are too large or too small.

  NOTE: Breast size varies with each individual, and all sizes are "normal."

- **Height**—Heredity, nutrition, and timing of a person's growth spurt will affect adolescent and final adult height. Height will vary with every individual.

- **Skin break outs**—Sweat and oil glands in the skin may cause complexions to break out in pimples, blackheads, and sometimes acne. Most teens experience skin break outs.

- **Weight**—Weight gain during adolescence and the teen years is to be expected. Body growth and maturation cannot be accomplished without some amount of weight gain.

OBJECTIVE 5

Select from a list ways to communicate positive feelings and enhance one's self-concept.

Each person is responsible for his or her own happiness. To develop a mental attitude that will bring about happiness and a positive self-concept, a person must think and act cheerfully. In return, he or she will *feel* happier and more positive. Ways to communicate positive feelings and enhance one's own self-concept include the following:

- Be the first to make eye contact and say "hello" when greeting others.

- Offer sincere compliments when they are deserved. Accept compliments when they are given.
- Say positive things about oneself and others.
- Show concern for others by asking about things that are important to them and *listening* to their answers.
- Use positive nonverbal communication skills.

  EXAMPLES: Smile, look happy, act cheerful
- Verbally defend oneself and others when the target of harmful gossip.
- Walk, stand, and sit with good posture, exhibiting a positive self-image.

OBJECTIVE 6

Select from a list ways to improve one's self-esteem.

One's self-esteem is not a permanent feature like eye color or height. A person can temporarily have his or her self-esteem raised by a thoughtful compliment, or lowered by an unkind comment from another person or an unfortunate event. Fortunately, a person with a poor or low self-esteem can change those feelings into positive ones. One's self-esteem can be improved by applying the following conscious actions:

NOTE: A person must raise his or her *own* self-esteem; no one else can raise it for him or her.

- **Accept oneself**—Develop a positive attitude and be proud of oneself; recognize accomplishments and learn from mistakes. Accept what cannot be changed.
- **Change what can be changed**—Make an effort to strengthen areas of weakness.
- **Encourage continuous personal growth**—Allow oneself to change and grow in order to be the best person one can be.
- **Highlight one's own strengths**—Focus on personal skills and talents.

OBJECTIVE 7

Select from a list strategies for managing stress.

Experiencing periods of stress is common in today's society. Some stress is exciting and positive because it challenges people to excel in life. At other times, stress is negative and may be harmful either mentally or physically. It is important to be able to recognize the signs of negative stress. These signs include behavior such as aggression, insomnia, depression, excessive sleep, uncontrollable emotions, and destructive actions. Once negative stress is identified, it is important to find constructive ways to deal with the stress. Strategies for managing stress include the following:

- Be flexible.
- Delegate appropriate tasks.
- Eat nutritious foods.
- Exercise regularly.
- Find support from family, peers, or professionals trained to help people deal with stress.
- Get an adequate amount of sleep.
- Identify the source of stress, and evaluate ways to eliminate it or modify it to reduce stress.
- Learn to relax.
- Learn to say "No."

  EXAMPLES: "No, I do not care to go with you."
  "No, I do not have time."
  "No, I am afraid."
  "No, I am not interested."

- Manage time wisely to avoid being rushed or late.
- Set priorities and tackle one problem or task at a time.
- Think positive thoughts.

POSITIVE AND NEGATIVE FORMS OF NONVERBAL COMMUNICATION

Nonverbal communication, or "body language," is a message that is sent by body movements and expressions. Body language can communicate a person's level of personal confidence. Approximately 65 percent of a communicated message is transferred by nonverbal means. To fully understand a communicated message requires paying as much attention to the person speaking as to the words being spoken. Voice tones, facial gestures, and body language communicate more than words.

NOTE: Nonverbal signs of communication may vary in different cultures. People raised in different cultures react to situations differently. The following positive and negative forms of communication are general statements and will not be the same for all people.

Positive forms of communication

- Open palms, hands away from body, palms up, arms swinging freely
- Head held high, shoulders upright
- Relaxed, alert manner of sitting or standing
- Smiling, pleasant expression
- Frequent eye contact

Negative forms of communication

- Clenched fist, crossed arms
- Drooping head and shoulders
- Frowning mouth, raised eyebrows, clenched teeth
- Fingernail biting, pulling at hair, fidgeting with clothing

  NOTE: Fingernail biting and pulling at hair are perceived as signs of nervousness or fear.

- Avoiding eye contact

TAKE CARE OF YOURSELF

When a person finds himself or herself in the middle of a personal, a family, or a financial crises, the stress of the situation is commonly felt. A person needs to be able to maintain control of personal feelings. The following list offers ways to help one concentrate efforts on keeping one's attitude, family, and body as strong as possible.

- Find support with friends, family, and others going through similar circumstances.
- Talk out problems with family members or close friends. Do not bottle up anxiety and anger.
- Take one thing at a time. Do not try to resolve all problems at once.
- Keep occupied, active, and involved.
- Learn to relax.

  NOTE: Often, in the midst of stressful situations people find it difficult to relax. Just a few minutes of sitting, listening to soothing music, or curling up with a good book will help a person relax and reduce stress.
- Take care of personal health. Exercise regularly to keep fit.

  NOTE: Even a daily walk can reduce tension and help a person feel better about himself or herself.
- Prepare mentally for confronting a stressful experience by anticipating possible outcomes. The rehearsal can help one cope more effectively and with less stress.
- Use time efficiently. Time, when well-managed, can help reduce stress.

Adapted and used with permission of the Oklahoma State University Cooperative Extension Service, Fact Sheet No. TC-107.

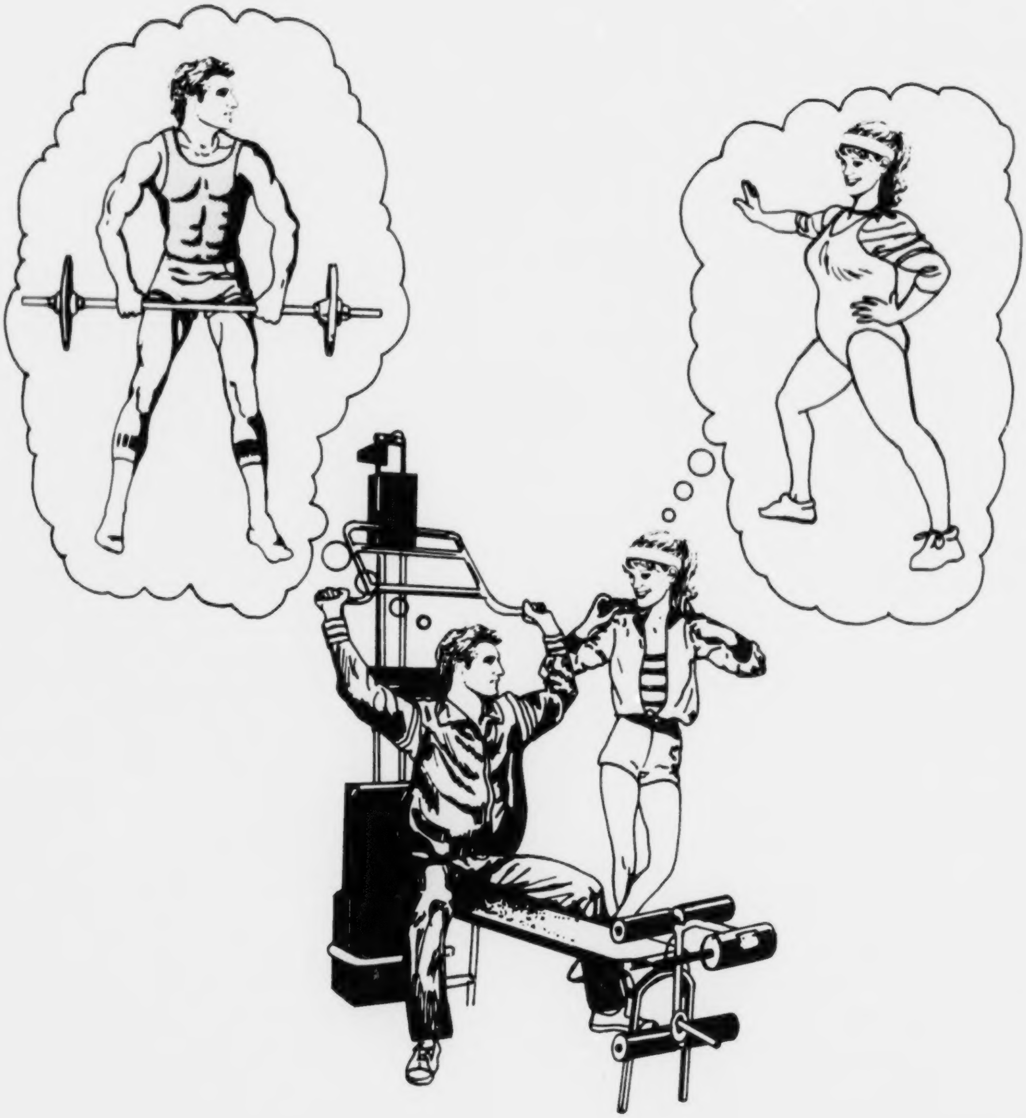
You are the center of all your relationships, therefore you are responsible for your self-esteem, growth, happiness and fulfillment.

Don't expect the other person to bring you these things.

You must live as if you are alone and others are the gifts offered to help you enrich your life.

From *Loving Each Other: The Challenge of Human Relationships*, by Leo F. Buscaglia, 1984. Published by Ballantine Books. Used with permission of Leo F. Buscaglia, Inc.

BODY IMAGE



KEEPING A REALISTIC IMAGE OF ONE'S BODY IS OFTEN DIFFICULT.

NAME ______________________________

THE ADOLESCENT LIFE CHANGE SCALE—AGES 11 THROUGH 18

INTRODUCTION

Changes in life often produce stress. Even when the change is a positive one, it can create a certain degree of stress. Adolescence is a time for many changes and developments. Being aware of the various changes in life will help a person successfully manage the resulting stresses.

DIRECTIONS

On the scale below, circle the number opposite any change which has occurred in your life in the past year. Add up the value of your life change events.

Operation and Calculation Skills

- Calculate with whole numbers

1.	Death of a parent	98
2.	Brother or sister dying	95
3.	Close friend dying	92
4.	Parents getting a divorce or separated	86
5.	Failing one or more subjects in school	86
6.	Being arrested by the police	85
7.	Flunking a grade in school	84
8.	Family member (other than yourself) having trouble with alcohol	79
9.	Getting into drugs or alcohol	77
10.	Losing a favorite pet	77
11.	Parent or relative in your family (other than yourself) getting very sick	77
12.	Losing a job	74
13.	Breaking up with a close girlfriend or boyfriend	74

14.	Quitting school	73
15.	Close girlfriend getting pregnant	69
16.	Parent losing a job	69
17.	Getting badly hurt or sick	64
18.	Hassling with parents	64
19.	Trouble with teacher or principal	63
20.	Having problems with any of the following: acne, overweight, underweight, too tall, too short	63
21.	Starting a new school	57
22.	Moving to a new home	51
23.	Change in physical appearance (braces, glasses)	47
24.	Hassling with brother or sister	46
25.	Starting menstrual period (for girls)	45
26.	Having someone new move in with your family (grandparent, adopted brother or sister, or other)	35
27.	Starting a job	34
28.	Mother getting pregnant	31
29.	Starting to date	31
30.	Making new friends	27
31.	Brother or sister getting married	26

Compare your score with the following:

0-150	No significant problems
151-199	Mild life crisis (30 percent chance of illness)
200-299	Moderate life crises (50 percent chance of illness)
300 and over	Major life crisis (90 percent chance of illness)

From: Yeaworth, Rosalee C., Janet York, and Maria A. Hussy. "The Development of an Adolescent: Life Change Event Scale." *Adolescence*, Vol. 15, No. 57, Spring 1980.

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NAME ______________________________

METHODS OF COPING WITH CHANGE

INTRODUCTION

Changes in life are a certainty—family changes, school changes, changes that come from growing up, changes that come about as a result of personal loss, illness, or injury. Change can be positive or negative depending on the individual's reaction to change. Coping skills are necessary in order to gain positive results from changes.

DIRECTIONS

Listed below are ten "change situations." Select five and discuss a reaction that might be made to that change. Describe possible effects of that particular reaction. Use the following page for recording answers.

A. You have matured physically before anyone else in your class. People comment on how grown up you look.

B. Your parents are getting a divorce.

C. You have just received your class schedule. None of your closest friends are in the classes to which you have been assigned.

D. Your family is moving to a farm outside of town because of job changes.

E. A person you do not care for has a crush on you.

F. Everyone in your group is "going with someone" except you.

G. Your oldest sister, her husband, and infant are moving in with your family.

H. Your school is being consolidated with a nearby school.

I. You are experiencing periods of anxiety and apprehension.

J. School seems like a waste of time. You wonder why you should keep going.

General Relating Skills

- Relate information to life experiences

Language Skills

- Use standard grammar
- Use correct spelling

Change Situation 1 ______________________________

____

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Change Situation 2 ______________________________

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Change Situation 3 ______________________________

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Change Situation 4 ______________________________

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Change Situation 5 ______________________________

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ASSIGNMENT SHEET 1

BUILDING PERSONAL CONFIDENCE

G I

NAME ______________________________ SCORE ________

OBJECTIVE 8

Evaluate personality characteristics and their development.

INTRODUCTION

As discussed in Objective 2, one's self-concept is generally displayed in his or her personality characteristics. Many factors affect how these characteristics develop. The following are examples of characteristics of personality development.

DIRECTIONS

Answer each question with a true or false response. Write an explanation for each answer given.

- Predict results/ outcomes
- Apply intuitive thinking techniques
- Transfer knowledge to new situations

Language Skills

- Use standard grammar
- Use correct spelling

1. Samantha is a seventeen-year-old girl who gets embarrassed when meeting strangers. She will probably always feel shy when she meets new people.

____

____

____

____

____

2. Joshua is happy with his life and the person he sees himself as being. Joshua's positive attitude will probably support and encourage even more positive feelings about himself.

____

____

____

____

____

3. Claudia's grandfather, uncle, and mother all serve in various public offices. Her family seems to have a history of people with very "public-oriented" personalities. On a recent FHA/HERO convention trip, Claudia realized that she was interested in opportunities to serve a leadership role in the organization. Claudia is probably in an environment that will facilitate a positive view of her capabilities to serve as an FHA/HERO officer.

____

____

____

____

____

4. James has been a fussy and demanding person since childhood. Even as a teenager he frequently criticizes others and insists his ideas are the "right" ideas. One can assume that he will outgrow his demanding personality by adulthood.

____

____

____

____

____

5. As small children, sisters Carrie and Terrie seemed to have very similar personalities. When Carrie was six years old and Terrie was four years old, their parents divorced. Carrie moved to another state with her father, and Terrie remained in her mother's care. Their new living environments will probably impact personality development differently than if their family had stayed intact.

____

____

____

____

____

ASSIGNMENT SHEET 2

BUILDING PERSONAL CONFIDENCE

G I

NAME ______________________________ SCORE ________

OBJECTIVE 9 **Interpret messages that encourage and discourage personal confidence.**

INTRODUCTION Messages people send can often be damaging to one's self-confidence. It is important for every person to be aware of how his or her comments affect the confidence levels of others, and how the comments of others affect personal confidence.

DIRECTIONS Evaluate the following messages. Indicate if each one encourages or discourages personal confidence. If the message encourages feelings of self-worth, explain how. If the message is discouraging, explain why and how it could be changed to avoid feelings of inferiority in the person.

- Transfer knowledge to new situations

General Relating Skills

- Relate information to life experiences

1. Joel was walking down the cafeteria line when he accidentally knocked his milk off his tray. His buddy Greg loudly remarked, "Way to go, Clumsy!"

   Is this message encouraging or discouraging? ____________

   Explanation: ______________________________________

   ____

2. Goldie is about 20 pounds overweight. She recently joined an aerobics class to help her combat her weight problem. One of her classmates smirked, "I wonder where she found workout gear to fit!"

   Is this message encouraging or discouraging? ____________

   Explanation: ______________________________________

   ____

3. Joel has naturally curly hair that takes extra effort to manage. He has decided to stop fighting it and let the natural curl take its course. Marsha stopped him in the hall to tell him, "I think your hair looks great!"

   Is this message encouraging or discouraging? ____________

   Explanation: ______________________________________

   ____

4. Jill is taller than most of the girls in her high school. During a recent school dance Roger stood next to her and said, "If you weren't so tall I'd ask you to dance."

   Is this message encouraging or discouraging? ____________

   Explanation: ________________________________

   ____

5. Pedro is upset because the coach only allowed him to play during one quarter of the basketball game. After the game his mother said, "I thought you played very well when the coach put you in the game. I especially liked the way you blocked that jump-shot!"

   Is this message encouraging or discouraging? ____________

   Explanation: ________________________________

   ____

6. Becky dislikes wearing glasses, but contact lenses are not an option for her. Becky's boyfriend realizes she is beautiful, and tells her how sophisticated she looks in her glasses.

   Is this message encouraging or discouraging? ____________

   Explanation: ________________________________

   ____

7. William made a score of 60 on his algebra test. His father said, "Guess you'll never be a math major or anything else that takes much thinking."

   Is this message encouraging or discouraging? ____________

   Explanation: ________________________________

   ____

ASSIGNMENT SHEET 1

True and false responses should be as follows. The explanations of why they are true or false will vary, but should include the following points:

1. False. Personality is an ongoing process; personality can and does change over time.
2. True. Personality is an indicator of one's feelings about oneself as well as a strengthener of these feelings.
3. True. Heredity can determine many of one's personality traits. Variety in human personalities results from the interactions of heredity and environment.
4. False. Personality predispositions are inborn tendencies to behave a certain way toward other people.
5. True. Everything and everyone a person has contact with in the environment affects personality development. The environment will affect how hereditary factors develop.

ASSIGNMENT SHEET 2

Encouraging and discouraging answers should be identified as follows. Written explanations may vary, but should follow the information given in Objective 5.

1. Discouraging. Positive communication skills avoid critical and sarcastic remarks. To change the message using positive communication skills, Greg could have said, "I have knocked my milk off the tray before. Let me get you another carton while you mop up the spilled milk."
2. Discouraging. Critical remarks cause people to feel judged and unworthy. A positive statement would be, "I admire Goldie for joining the aerobics class. She is taking a positive step toward building her personal confidence."
3. Encouraging. Constructive comments make people feel good about themselves and support their feelings of self-worth.
4. Discouraging. Sarcastic remarks make both the message sender and receiver feel negative. Jill could respond with positive feedback by saying, "I understand that you think I am quite tall, but actually I am a good dancer if you would like to dance."
5. Encouraging. Pedro's mother used "I" messages to communicate an opinion without making a negative judgement of Pedro.

6. Encouraging. Constructive comments make people feel good about themselves and their feelings of self-worth.

7. Discouraging. Destructive messages cause people to feel unworthy. His father could have responded positively by using an "I" message and saying, "I used to have a difficult time in algebra, too. I understand how frustrating it can be."

WRITTEN TEST

BUILDING PERSONAL CONFIDENCE

G I

NAME ______________________ SCORE _______

OBJECTIVE 1

Match terms associated with building personal confidence to their correct definitions. Write the correct letters in the blanks.

____ 1. The sum of traits that are passed from parents to their children

____ 2. Distinguishing characteristic or quality

____ 3. A person's view of himself or herself, including various strengths and weaknesses; total concept a person has of who he or she is

____ 4. The exchange of thoughts, feelings, and information by verbal and nonverbal messages

____ 5. An evaluative judgement a person makes about himself or herself; the product of social interaction and comparing oneself to others

____ 6. Total of one's traits and characteristics; reflects behavior, feelings, and the way one reacts to other people and things

____ 7. Inborn tendencies to behave a certain way toward others

a. Assumption
b. Coded message
c. Communication
d. Conversation
e. Heredity
f. Personality predispositions
g. Personality
h. Role
i. Self-concept
j. Self-esteem
k. Trait
l. Values

OBJECTIVE 2

Select from the following list characteristics of personality development. Write an "X" in the blank before each correct answer.

____ 1. All personality traits are present at birth; no matter what environment one is raised in, personality cannot be altered.

____ 2. Personality development is an ongoing process.

____ 3. Personality is a characteristic which is not as important as good physical appearance is to build one's self-concept.

____ 4. The personality one develops during adolescence will remain the same throughout adulthood; one's personality is fully developed by age twenty.

____ 5. Personality is an indicator of one's feelings.

____ 6. Heredity can determine many of one's personality traits.

____ 7. Experiences, combined with personality predispositions, shape one's self-concept.

____ 8. Everything and everyone a person has contact with in the environment affects personality development.

____ 9. Even if one does not have a positive self-concept, he or she can fake a confident personality when in front of others.

OBJECTIVE 3

List five factors that shape self-concept.

____

____

____

____

____

OBJECTIVE 4 Describe five growth concerns of adolescents.

OBJECTIVE 5

Select from the following list ways to communicate positive feelings and enhance one's self-concept. Write an "X" in the blank before each correct answer.

____ 1. Use aggressive nonverbal communication skills.

____ 2. Offer sincere compliments when they are deserved. Accept compliments when they are given.

____ 3. Start conversations by talking about things that are important to oneself.

____ 4. Speak highly of others but not of oneself.

____ 5. Be the first to make eye contact and say "hello" when greeting others.

____ 6. Verbally defend oneself and others when the target of harmful gossip.

____ 7. Use positive nonverbal communication skills.

____ 8. Walk, stand, and sit with good posture, exhibiting a positive self-image.

____ 9. Sit with arms and legs crossed when communicating with others.

___ 10. Say positive things about oneself and others.

___ 11. Show concern for others by asking about things that are important to them and *listening* to their answers.

OBJECTIVE 6

Select from the following list ways to improve one's self-esteem. Write an "X" in the blank before each correct answer.

____ 1. Accept oneself.

____ 2. Act over-confident to impress others.

____ 3. Change what can be changed.

____ 4. Cut down the accomplishments of others.

____ 5. Encourage continuous personal growth.

____ 6. Highlight one's own strengths.

____ 7. Ignore personal strengths so as not to become vain.

OBJECTIVE 7

Select from the following list strategies for managing stress.
Write an "X" in the blank before each correct answer.

____ 1. Always say "Yes" when asked to do additional tasks.

____ 2. Be flexible.

____ 3. Constantly think about the stress to try and reduce it.

____ 4. Delegate appropriate tasks.

____ 5. Do not ask for help from others.

____ 6. Eat a chocolate candy bar when nervous.

____ 7. Eat nutritious foods.

____ 8. Exercise regularly.

____ 9. Find support from family, peers, or professionals trained to help people deal with stress.

____ 10. Get an adequate amount of sleep.

____ 11. Identify the source of stress, and evaluate ways to eliminate it or modify it to reduce stress.

____ 12. Learn to relax.

____ 13. Learn to say "No."

____ 14. Watch television to forget the stressful situation.

____ 15. Manage time wisely to avoid being rushed or late.

____ 16. Set priorities and tackle one problem or task at a time.

____ 17. Try to complete all tasks without help from others.

____ 18. Think positive thoughts.

NOTICE

The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 8

Evaluate personality characteristics and their development. SCORE ________

OBJECTIVE 9

Interpret messages that encourage and discourage personal confidence. SCORE ________

WRITTEN TEST ANSWERS | BUILDING PERSONAL CONFIDENCE G I

OBJECTIVE 1

1. e
2. k
3. i
4. c
5. j
6. g
7. f

OBJECTIVE 2

2, 5, 6, 7, 8

OBJECTIVE 3

List should include five of the following:

- Beliefs
- Family
- Media
- Neighborhood
- Past experiences
- Peers
- School
- Skills and talents

OBJECTIVE 4

Descriptions should include any five of the following:

- **Body image**—Growth does not occur in every part of the body simultaneously. The normal growth process may temporarily leave body parts seemingly out of proportion to the rest of the body.
- **Body odor**—Perspiration and body odor can increase with exercise, nervousness, and menstruation.

- **Breast size**—Males and females have concerns about their breast sizes. Sixty-five percent of all males will experience temporary breast enlargement which almost always disappears. Female breast concerns may be from a feeling that breasts are too large or too small.
- **Height**—Heredity, nutrition, and timing of a person's growth spurt will affect adolescent and final adult height. Height will vary with every individual.
- **Skin break outs**—Sweat and oil glands in the skin may cause complexions to break out in pimples, blackheads, and sometimes acne. Most teens experience skin break outs.
- **Weight**—Weight gain during adolescence and the teen years is to be expected. Body growth and maturation cannot be accomplished without some amount of weight gain.

OBJECTIVE 5	2, 5, 6, 7, 8, 10, 11
OBJECTIVE 6	1, 3, 5, 6
OBJECTIVE 7	2, 4, 7, 8, 9, 10, 11, 12, 13, 15, 16, 18
OBJECTIVE 8	Refer to answers to Assignment Sheet 1.
OBJECTIVE 9	Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

MAKING FAMILIES STRONGER

G II

INTRODUCTION

A family and the relationships within the family affect the personalities, emotional ties, and socialization of its members. Almost everything a person does is guided and affected by the relationships within his or her family. The most unique aspects of the family are its members; every family is different. An understanding of family roles and relationships can help a person better understand herself or himself, and prepare individuals for future family situations.

UNIT OBJECTIVE

After completing this unit, the student should be able to identify the qualities associated with family relationships. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with family relationships to their correct definitions.
2. Match family structures with their correct descriptions.
3. Select responsibilities shared by family members.
4. Select from a list benefits of family living.
5. List roles of siblings.
6. Discuss generational relationships of the elderly.
7. Identify situations exhibiting varying family roles.
8. Determine positive ways families can deal with the circumstances of family members with special needs.
9. Distinguish between periods of functional and dysfunctional behavior in families.
10. Plan activities to strengthen family relationships. (Assignment Sheet 1)
11. Identify careers in family services. (Assignment Sheet 2)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss family relationships.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Before beginning this unit, the instructor may want to refer to *The New Peoplemaking* for reference and support on understanding families and how to make them stronger.
- Ask students to define the word *family*. Make a composite of the definitions. Provide textbook definitions for added discussion points. Guide students in developing a class definition of *family*, and use that definition as a bulletin board heading. Ask students to bring photographs of their families. Prepare a bulletin board using the class definition of *family* and the family photographs the students bring.
- Discuss the terms and definitions that will be used in this unit.
- Have students complete Activity Sheet 1, "Unscramble the Terms of Family Relationships."

Objective 2

- Refer students to Activity Sheet 2, "Family is..." to begin students thinking about what a family is and why it is important to study family relationships.

- Emphasize that there are advantages and disadvantages of each family structure. Point out that there are no perfect families and that variety in families is to be expected.

- Lead a class discussion on family structures. Ask the class what characteristics are common to each family structure. What characteristics are different in each family structure?

- The instructor may want to refer to *Single Parenting: Opportunity for Growth* and/or *Stepparenting* for additional information on single-parent family and blended family structures.

Objective 3

- Review the responsibilities of the family with the class. Encourage class discussion on additional points students believe could be considered family responsibilities.

- Prepare a checklist of family responsibilities, allowing students to indicate whether they perceive the responsibilities as being those of male or female family members. Ask each student to complete the checklist, then compare the results of male and female student responses. Lead a class discussion on what students perceive as male and female responsibilities. How alike or different are the responses?

Objective 4

- Ask each student to share with the class one benefit or positive area of living in his or her family.

- Ask students to brainstorm lists of things their parents and their siblings do for them; then ask them to brainstorm lists of things they do for their parents and their siblings. Write their ideas and list items on the board. Discuss the differences in the lists.

- Lead a class discussion on how family traditions and customs are carried out in families. Invite students to tell the class traditions their families have.

- Discuss with the class how men and women bring family histories with them into relationships and marriages. How might family traditions and histories affect a new relationship? What are some of the issues couples might face as separate traditions are brought into a relationship or marriage?

- Show the video *The Power of Choice: Raising Your Parents.* Lead a class discussion on how students can improve their relationships with their parents.

Objective 5

- Ask the class to share stories about sibling relationships. How do blended families deal with the addition of stepsiblings and halfsiblings?

- Discuss the factors that might affect sibling relationships.

  EXAMPLES: Birth order, family structure, family size, location of the family home, sibling gender, spacing between siblings

Objective 6

- For additional information on aging and family relationships, refer to *Adult and Family Living*, Section D, Unit VI, "Aging."

- The average life expectancy for humans continues to increase. In the United States, men can expect to live an average of 71 years, and women 78 years. Ask the class to think about the aging process. Do students expect to grow old? What kinds of relationships do students expect and/or want to have with their families when they are in their 70s?

- Assign students to interview elderly relatives about how they lived as children, and how families have changed over the generations. How have family roles and the division of labor changed? What aspects of family life from the past are special strengths that should be preserved in families today? Lead a class discussion on the information students gather.

- For additional information, hand out *Myths and Realities of Aging.*

Objective 7

- Assign students to prepare reports and/or visual displays that focus on the changing roles of men and women. Students should address the effects these changes have on the family, the individuals in a family, and the roles and responsibilities of family members.

- Lead a class discussion on the various aspects of nontraditional families. Why would both spouses work outside of the home? Would the organization of family tasks be different in a dual-career family and a family where only one adult worked outside of the home? Why?

Objective 8

- It is important for students to realize that each person is unique. For family members with special needs, the differences are more extreme and the needs may be greater than those of other family members. One of the most important tasks is to help satisfy a special needs family member's desire for acceptance. Ask the class for ways family members can help others feel accepted.

  EXAMPLE: Stress what the special needs person *can* do, not what he or she *cannot* do.

- Invite a special needs family to visit the class and discuss how they work together to meet the needs of each family member and the family as a whole.

- Lead a class discussion on the fact that many special needs individuals reach adulthood and may outlive their parents and others who have served as their caregivers. What alternative living arrangements are options for special needs adults without personal caregivers? How can families plan ahead for such a situation?

- Hand out *Family Crisis* and discuss how families can handle the periods of stress that most families will experience.

Objective 9

- Ask students to brainstorm descriptive words for functional and dysfunctional families. Write their ideas on the board. Discuss the characteristics of functional and dysfunctional families listed in the information sheets. Reinforce the idea that most all families occasionally experience characteristics of both.

- Refer to "The Key to Family Closeness: Good Listening" for information on how families can function more effectively by practicing good listening skills.

- Hand out and discuss *Making Families Stronger* to examine how to build healthy family relationships.

- Discuss with the class how functional families practice using good communication skills. Show the video *The Power of Choice: Communicating with Parents* and lead a class discussion on the critical issue of teen-parent communications.

APPLICATION

Objective 10

- Have students use Assignment Sheet 1 to plan activities to strengthen family relationships. Teachers may want to specify how many activities are required to include in the handbook described in Part 1.
- Refer students to Supplement 1 for family activity ideas.
- Lead a class discussion based on student activity plans.
- Encourage students to participate in the FHA/HERO Family Communications STAR Event. Family Communications, an individual or two-member team event, recognizes members for developing an individual or community project designed to strengthen family communications and applying the communication knowledge and skills to other similar situations.
- Prepare a bulletin board titled, "The Best Things in Life Are Free." Attach pictures of families participating in activities that are free or inexpensive.

Objective 11

- Instruct students to complete Assignment Sheet 2 to identify careers in family services.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.

- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *The Power of Choice: Communicating with Parents*
- *The Power of Choice: Raising Your Parents*

NOTE: These videos are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these videos from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers may obtain information on ordering *The Power of Choice: Communicating with Parents* and *The Power of Choice: Raising Your Parents* from Live Wire Video Publishers, 3315 Sacramento Street, San Francisco, California 94118.

Publications

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- Wright, Althea and Joseph A. Weber. *Myths and Realities of Aging*. Home Economics Fact Sheet No. T-2111. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

UNIT REFERENCES

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MAKING FAMILIES STRONGER

OBJECTIVE 1

Match terms associated with family relationships to their correct definitions.

- **Domestic violence**—Abuse that occurs within a family or household
- **Dysfunctional family**—Family system that is impaired in its functioning; a family which operates in an unhealthy way

  EXAMPLES: Drug abusive, alcohol abusive, physically abusive

- **Family**—Unit of intimate, transacting, and interdependent persons who share some values and goals, share responsibility for decisions and resources, and have commitment to one another over time

  NOTE: This view promotes the family as a major source of nurturance, protection, renewal, and education for the individual. The definition of a family is as defined by the American Home Economics Association.

- **Foster children**—Children placed in substitute homes when their own parents cannot be the caretakers
- **Functional family**—Family that is capable of functioning in a healthy manner, operating as a cooperative unit
- **Gender**—Categories of individuals identified by sex; masculine and feminine
- **Gender equity**—Opportunities for men and women to participate in nontraditional roles with equal treatment and compensation
- **Role model**—Individual who serves as a behavior model for others
- **Sandwich generation**—Generation feeling obligation to assist both older and younger generations
- **Siblings**—Brothers and sisters; people who have the same parents
- **Stepchild**—A child from a spouse's previous relationship
- **Stepparent**—The spouse of a child's remarried parent

OBJECTIVE 2

Match family structures with their correct descriptions.

The family structure can be defined as the way a family is put together. In today's society, there are many ways in which families differ in structure. In each type of family structure there is the opportunity for supportive and loving relationships. Four common family structures include the following:

- **Extended family**—All generations and relatives who are direct descendants of a person are considered part of an extended family. Siblings, parents, cousins, aunts, uncles, grandparents, and great-grandparents make up an extended family.
- **Nuclear family**—A couple who marries and establishes a home of their own becomes a nuclear family. A nuclear family may include dependent natural, adopted, and/or foster children, or the couple may not have children.
- **Single-parent family**—When one parent lives with his or her children, they live in a single-parent family structure. The single-parent may be divorced, widowed, or never married.
- **Blended family**—When the parent in a single-parent family marries, the relationship forms a blended family. The family will include at least one stepparent and one stepchild, but may include two stepparents and several stepchildren.

OBJECTIVE 3

Select responsibilities shared by family members.

Families fulfill functions that people desire or need in their lives. It is the responsibility of family members to help each other "function" as a family unit. These responsibilities include the following:

- **To raise children and accept the challenges and rewards of parenthood.** Whether by natural birth, adoption, stepparenting, or foster parenting, the family functions as the primary child-rearing unit and source of guidance.
- **To provide physical care of individuals.** Parents are responsible for providing physical protection and to fulfill the basic needs of food, shelter, and clothing for themselves and their children. Families are also responsible for ensuring that the elderly members of the family receive the physical care they need.

- **To receive love, acceptance, understanding, and encouragement from each other.** Emotional support is a function of families to help its members be happy, healthy, and productive. Identity, self-esteem, and a sense of belonging are first established in the family.
- **To help children and young people learn about societal and family values.** Children learn acceptable social and family behaviors from the examples set by their families.

  EXAMPLES: Honesty, fair play, faith, family traditions

OBJECTIVE 4 **Select from a list benefits of family living.**

Families that are healthy and strong have certain qualities that help tie the family together and strengthen the individual members. Families support and benefit one another by providing:

- **Humor**—Fun and laughter can provide balance in families; an escape valve for personal and family tension.

  NOTE: Laughing together strengthens a family. Laughing at each other divides a family.
- **Leadership**—Each family needs its own set of rules and guidelines. While adults usually assume the major leadership responsibilities in families, each individual will have his or her own responsibilities within the family system. Members often learn how to share the responsibilities for decisions the family will make.
- **Learning**—Every family member teaches, and every family member learns from the other members. Strong families teach by example and learn through experience.

  EXAMPLES: Communication patterns, stress management, heritage
- **Love**—A family usually begins with love. Togetherness, shared activities, shared goals, appreciation for the members, and unconditional acceptance all contribute to the love found in families. A loving family can build the self-esteem of the individual members.
- **Loyalty**—First learned in the family, loyalty builds through the experiences faced by family members.
- **Resources**—Families share their resources to work together for the well-being of all its members.

  EXAMPLES: Finances, housing, automobiles

OBJECTIVE 5

List roles of siblings.

Sibling relationships are probably second in importance only to parent-child relationships. Siblings show their interest in each other and learn from each other in many ways. Despite the mobility of society, most people still maintain sibling ties, interrelate, and depend upon their brothers and sisters throughout their lives. While no two sibling situations are the same, siblings often play the following roles:

- Companion
- Mediator

  NOTE: Siblings may act as a negotiator with parents and others to help achieve a goal or action.

- Playmate
- Protector

  NOTE: Older siblings often act like parents in providing security to younger ones.

- Role model
- Teacher

  NOTE: Siblings can help each other solve problems, thus fostering the development of problem-solving skills.

OBJECTIVE 6

Discuss generational relationships of the elderly.

In American families, interactions between the generations—aging parents, their middle-aged children, and their children's children—are generally frequent and result in strong bonds of affection. Aging people have much experience, love, and wisdom to add to a family's well-being.

- **Many older adults provide both financial and moral support and assistance to their children's families.** Parents influence their children for a lifetime. Being needed by loved ones can increase the self-esteem and happiness of the aging family member.
- **Most grandparents are excited and pleased to share the lives of the grandchildren.** Grandchildren provide opportunities for older adults to express affection and share knowledge and recreation. Grandparents may have the time and patience that a busy parent does not always have for small children.

- **Some middle-aged adults feel the need to help both the older and younger generations.** Often called the "sandwich generation," these adults may be caught between and squeezed by the emotional and financial needs of two generations.

  NOTE: While the sandwich generation may feel the stress of family responsibilities, most feel more rewarded than bothered by their family obligations.

OBJECTIVE 7 **Identify situations exhibiting varying family roles.**

In every society and in each family, the roles of males and females are viewed differently. Today, many newspaper articles, magazine articles, and television programs focus on the changes in male and female roles in the family and society. Traditionally, families had definite ideas of what were male activities and what were female activities. While some families are still very traditional, today many American families are moving toward life-styles with more gender equity.

- **Many men and women no longer feel they must respond to the division of labor and action on the basis of gender.** They are experiencing the freedom to try different roles and jobs that are not traditional.

- **Males and females are sharing household chores and child care responsibilities.** Gender equity in the family means that either spouse may be employed, cook the meals, clean the house, or take care of the children. This flexibility increases the potential for experiencing and sharing the work required in families.

  NOTE: In single parent families, one parent will assume full responsibility for household chores and child care. That single parent may be either male or female.

- **Employment of both men and women outside the home is a major factor affecting the current trend toward multiple role responsibilities.** Multiple work roles, both on the job and at home, are becoming more common, regardless of gender.

OBJECTIVE 8

Determine positive ways families can deal with the circumstances of family members with special needs.

Special needs individuals may be mentally, physically, or emotionally disabled. The disability may be present at birth, or may occur as a result of an accident or illness. Whatever the special need, it is important to recognize that these family members are no different from other persons in their needs to achieve positive self-concepts and receive unconditional love. Families that cope well with the stresses and changes that a special needs member may bring to the family seem to have four common features:

NOTE: A special need may be the result of a physical or mental handicap. An unusually high intelligence level can also present special needs. The special needs of an individual family member may demand extra financial expenses, patience, and energy on the part of all family members. Families are advised to work with professionals who can help families understand and deal with the problems of special needs members.

- **Acceptance**—After a family determines that a member has special needs, each individual family member will be faced with acceptance of the situation. Families often are required to accept the long-term responsibility of nurturing and caring for the impaired family member into adulthood and beyond.

  EXAMPLE: A severely disabled person may be cared for by a sibling who has accepted the disability and is willing to deal with the special needs of his or her sibling.

- **Adaptation**—The family group and each of the individual members must be flexible and willing to change their responses and relationships with one another in order to meet the demands of the situation. A special needs member may cause the family to develop new ways of handling problems and new ways of understanding themselves and others, stressing what they *can* do, not what they cannot do.

  EXAMPLE: An individual family member may be asked to give up his or her bedroom so the special needs family member can have the most accessible bedroom.

- **Integration**—The family must maintain an interdependence and interchange between the roles of the group members. Members support each other and the situation.

  EXAMPLE: An older brother or sister may have to drive a special needs sibling to school in order to allow parents time for other obligations.

- **Involvement**—The family with a special needs member must have a commitment to the family, group participation, and cooperation in family activities.

  EXAMPLE: All family members may need to take turns assisting in physical therapy sessions.

OBJECTIVE 9

Distinguish between periods of functional and dysfunctional behavior in families.

A family is the training ground where people learn to love, care for, and understand others. The family is also where people learn to solve problems and disagreements. It is important to understand the framework that supports a functional family system. When the functional family becomes unable to operate effectively, the family becomes a dysfunctional system.

NOTE: Most all families go through periods of both functional and dysfunctional behaviors, and may have some or all of the characteristics identified below. However, families that regularly exhibit dysfunctional characteristics may need professional help to restore the family to a functional state.

FUNCTIONAL CHARACTERISTICS

- Demonstrates family unity and loyalty, with members working together to solve problems
- Establishes healthy boundaries
- Maintains positive community relations
- Meets basic needs of the members
- Practices good communication skills by talking, listening, and laughing with each other
- Recognizes and admits its problems and is willing to seek help solving problems
- Respects and values its members and their feelings of worth
- Serves as strong, positive parental role models, capable of leading the family
- Shares emotional support and caring, loving feelings

DYSFUNCTIONAL CHARACTERISTICS

- Demonstrates abusive behaviors that do not respect the worth of family members

  EXAMPLE: Sexual, physical, verbal, and emotional abuse demonstrate a lack of respect and value for others.

  CAUTION: Abusive behaviors are never justifiable! If one is the victim of abuse, *or* if one has abusive tendencies, he or she should seek professional assistance.

- Demonstrates weak or nonexistent parental role models

  EXAMPLE: Alcoholic and drug abusing parents may abandon their marital and parental duties.

- Denies there are problems in the family and is unwilling to seek help

  Excludes and isolates individual family members

- Fails to maintain positive communication among members
- Fails to meet basic and emotional needs of family members
- Shares little or no positive relations among family members

FAMILY ACTIVITY IDEAS

The activities enjoyed by each family will depend on members' interests, abilities, and available resources. This list may be used to help families identify ways to help cope with the diversities in families and to overcome unhealthy situations families may experience.

- Attend a community function
- Celebrate a birthday
- Clean out a closet
- Clean out the garage
- Decorate the house for a holiday
- Do volunteer work together
- Establish family goals
- Fly a kite
- Go camping
- Go fishing
- Go for a walk
- Go on a picnic
- Go swimming
- Go to an amusement park
- Go to garage sales
- Go to the zoo
- Have a backyard cook-out
- Have a garage sale
- Honor one family member each week

- Organize a recycling effort
- Plan and cook a special meal or dish
- Plant a vegetable or flower garden
- Play a board game
- Play a card game
- Put together a family photo album
- Ride bicycles
- Visit relatives
- Wash the dog
- Watch home movies
- Watch the sun set
- Work in the yard

ACTIVITY SHEET 1 | **MAKING FAMILIES STRONGER** **G II**

Functional Reading Skills

- Use content area vocabulary

NAME ______________________________

UNSCRAMBLE THE TERMS OF FAMILY RELATIONSHIPS

BLSIIGNS	1.	____________ are brothers and sisters; people who have the same parents.
SYCNUFOATNID AMFYLI	2.	A ________ __________ system is impaired in its functioning; an unhealthy operating family.
TNOCFNUILA LYIMFA	3.	A ________ __________ is a family that is capable of functioning in a healthy manner, operating as a cooperative unit.
TSICODME CLOIEEVN	4.	Abuse that occurs within a family or household is considered __________ __________ .
DEGNRE	5.	__________ refers to categories of individuals identified by sex; masculine and feminine.
ELSCPDITH	6.	A child from a spouse's previous relationship is a __________ .
REEGND QEYUIT	7.	Opportunities for men and women to participate in nontraditional roles with equal treatment and compensation is considered _________ _________ .
LFIYAM	8.	A unit of intimate, transacting, and interdependent persons who share some values and goals, share responsibility for decisions and resources, and have commitment to one another over time is known as a __________ .
OLER DMOLE	9.	A ________ __________ is an individual who serves as a behavior model for others.
TETANPERPS	10.	A ________ is the spouse of a child's remarried parent.
RSOTFE NCRILDHE	11.	__________ __________ are children placed in substitute homes when their own parents cannot be the caretakers.
CDSWIAHN NENGRATEIO	12.	Individuals in the ________ __________ feel obligation to assist both older and younger generations.

ACTIVITY SHEET 2

MAKING FAMILIES STRONGER

G II

NAME ______________________________

FAMILY IS...

INTRODUCTION

Each person has an idea or belief about what constitutes a family. This activity will encourage each student to think about what he or she believes is important and special about families.

DIRECTIONS

Complete the following statements relating to home and family life. Think carefully about your feelings and your personal family goals. Your responses are for your own personal development and will not be graded.

- To me, "family" means ...
- Families are important because ...
- The most wonderful thing about my family is ...
- The most unique thing about my family is ...
- The most important thing I've learned from my family is ...
- If I become a parent, I want my children to ...
- I would like to teach my children ...
- In general, relationships in families can be strengthened by ...
- Family communication lines can be opened by ...
- Overall, family relationships are important because ...

- Apply intuitive thinking techniques

General Relating Skills

- Apply information to life experiences

Teamwork/ Cooperative Skills

- Identify values/ attitudes

ACTIVITY ANSWERS

MAKING FAMILIES STRONGER

G II

ACTIVITY SHEET 1

1. Siblings
2. Dysfunctional family
3. Functional family
4. Domestic violence
5. Gender
6. Stepchild
7. Gender equity
8. Family
9. Role model
10. Stepparent
11. Foster children
12. Sandwich generation

ACTIVITY SHEET 2

Answers will vary.

ASSIGNMENT SHEET 1

MAKING FAMILIES STRONGER

G II

NAME ______________________________ SCORE _______

OBJECTIVE 10

Plan activities to strengthen family relationships.

INTRODUCTION

In many ways, a family is a team made up of unique individuals. To be successful, members of the team must communicate plans and feelings and share the responsibilities of the team. A family can build confidence in its members by appreciating one another's strengths and weaknesses, and showing respect and trust. How can one strengthen family relationships?

1. Decide to make a special effort to strengthen family relations.
2. Learn about family life, marriage, and parenting by using available resources.
3. Keep personal priorities, goals, and family values in mind.

DIRECTIONS

Language Skills

- Use standard grammar
- Use correct spelling

General Relating Skills

- Apply information to life experiences
- Interact with families

Part I

Considering your own family situation, develop a handbook of free and inexpensive family activities. Activities should be enjoyable and suitable for family members. Each activity should include instructions for carrying out the shared family time, and may include one or several family members. Refer to Supplement 1 for examples of family activities.

NOTE: Correct spelling and grammar will be evaluated.

EXAMPLE:

Activity	Bicycle trip
When	Friday evening
Where	From our home to the park on Elm Street
Who	All family members; baby sister will ride in her special seat attached to Mother's bicycle
How	Ask parents on Monday if they are available and willing to participate in the bicycle trip on Friday
Why	To incorporate exercise with family fun

Part II

Choose one of the activities described in your handbook and implement it with family members. Answer the following questions:

Activity implemented: ________________________________

1. Why is it important to make a special effort to strengthen your family relationships?

   ____

   ____

2. What did you learn or gain from this activity?

   ____

   ____

   ____

   ____

3. Do you believe participation in planned activities such as this can strengthen families? Explain your answer.

   ____

   ____

   ____

   ____

   ____

   ____

   ____

   ____

   ____

   ____

   ____

   ____

   ____

NAME ______________________________ SCORE ________

OBJECTIVE 11

Identify careers in family services.

INTRODUCTION

The career field of family services is wide and varied. It may be surprising to some people just how many jobs are related to the family and family life! Educational training in family life can prepare an individual for a career as a child care worker, day-care director, Cooperative Extension specialist, professional home economist, counselor, social worker, or one of many other family service related careers.

DIRECTIONS

Using local resources, identify five careers relating to family services. List these five careers in the space below. Then, choose one of the identified careers that is of personal interest. Utilize the library, textbooks, and individuals in the field of interest to learn about the career and answer the following questions. Use additional notebook paper if needed.

Job Search/ Selection Skills

- Analyze personal occupational aptitudes/preferences
- Analyze duties/ requirements/ benefits of specific jobs

Research and Reference Skills

- Select useful resources
- Locate resources
- Find materials in library

Careers in Family Services

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________

Career of Interest ______________________________

1. What are the educational requirements for this position?

____

____

____

____

2. What previous work experience is required for this position?

3. What agencies have position opportunities in this career field?

4. What are the positive characteristics of this career choice?

5. What are the negative characteristics of this career choice?

6. If I were to choose this career as my profession, what courses and experiences would be beneficial now?

ASSIGNMENT ANSWERS

MAKING FAMILIES STRONGER

G II

ASSIGNMENT SHEET 1

Part I

All answers will vary, but students should have developed a personal handbook of family activities. Each activity should include instructions for carrying out the shared family time. Correct spelling and grammar should be evaluated.

Part II

Answers will vary. Students are expected to implement one activity and answer the questions in Part II.

ASSIGNMENT SHEET 2

Answers will vary. The following is an example of how students might answer.

Careers in Family Services

1. Displaced Homemaker/Single Parent program coordinator
2. Cooperative Extension Service specialist
3. Director of a family resource center
4. Domestic violence counselor
5. YMCA coordinator

Career of Interest Displaced Homemaker/Single Parent program coordinator

1. What are the educational requirements for this position?

   An appropriate master's degree

2. What previous work experience is required for this position?

   Experience in the areas of vocational education, education, counseling, and/or social work

3. What agencies have position opportunities in this career field?

   Area Vocational-Technical schools, YWCA programs, and other various community organizations

4. What are the positive characteristics of this career choice?

   The position allows the opportunity to work with people and assist others in meeting career goals.

5. What are the negative characteristics of this career choice?

   The position requires the coordinator to help clients deal with the problems they might be experiencing.

6. If I were to choose this career as my profession, what courses and experiences would be beneficial now?

   Beneficial courses and experiences include the following: coursework in home economics, adult education and/or counseling, and community volunteer experiences.

WRITTEN TEST

MAKING FAMILIES STRONGER

G II

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with family relationships to their correct definitions. Write the correct letters in the blanks.

____ 1. Individual who serves as a behavior model for others

____ 2. Family system that is impaired in its functioning; a family which operates in an unhealthy way

____ 3. Family that is capable of functioning in a healthy manner, operating as a cooperative unit

____ 4. Categories of individuals identified by sex; masculine and feminine

____ 5. Abuse that occurs within a family or household

____ 6. Opportunities for men and women to participate in nontraditional roles with equal treatment and compensation

____ 7. Brothers and sisters; people who have the same parents

____ 8. A child from a spouse's previous relationship

____ 9. Unit of intimate, transacting, and interdependent persons who share some values and goals, share responsibility for decisions and resources, and have commitment to one another over time

___ 10. The spouse of a child's remarried parent

___ 11. Children placed in substitute homes when their own parents cannot be the caretakers

___ 12. Generation feeling obligation to assist both older and younger generations

a. Acquaintance
b. Domestic violence
c. Dual-career family
d. Dysfunctional family
e. Family
f. Foster children
g. Functional family
h. Gender equity
i. Gender
j. Idol
k. Parents
l. Role model
m. Sandwich generation
n. Sex role
o. Siblings
p. Stepchild
q. Stepparent

OBJECTIVE 2

Match family structures with their correct descriptions. Write the correct letters in the blanks.

____1. Relationship formed when the parent in a single-parent family marries; the family will include at least one stepparent and one stepchild, but may include two stepparents and several stepchildren

____2. Family structure when one parent lives with his or her children; the parent may be divorced, widowed, or never married

____3. All generations and relatives who are direct descendants of a person; siblings, parents, cousins, aunts, uncles, grandparents, and great-grandparents

____4. A couple who marries and establishes a home of their own; the family may include dependent natural, adopted, and/or foster children, or the couple may not have children

a. Blended family

b. Bonded family

c. Extended family

d. Former family

e. Nuclear family

f. Observant family

g. Single-parent family

OBJECTIVE 3

Select responsibilities shared by family members. Write an "X" in the blank before each correct answer.

____ 1. To raise children and accept the challenges and rewards of parenthood.

____ 2. To buy children everything they want.

____ 3. To provide physical care of individuals.

____ 4. To receive love, acceptance, understanding, and encouragement from each other.

____ 5. To make decisions for those members who are uncertain of themselves.

____ 6. To restrain praise and affection so children will not become spoiled.

____ 7. To help children and young people learn about societal and family values.

OBJECTIVE 4

Select from the following list benefits of family living. Write an "X" in the blank before each correct answer.

____ 1. Free rent

____ 2. Humor

____ 3. Leadership

____ 4. Learning

____ 5. Loans

____ 6. Love

____ 7. Loyalty

____ 8. Resources

____ 9. Restrictiveness

____ 10. Scapegoat

OBJECTIVE 5

List roles of siblings.

____

____

____

____

____

OBJECTIVE 6

Discuss generational relationships of the elderly.

____

____

____

____

____

____

____

____

OBJECTIVE 7

Identify situations exhibiting varying family roles. Write an "X" in the blank before each nontraditional situation.

____ 1. Marsha enjoys her new job as a delivery person for a local shipping firm, even though her work hours often run into the evening. Her husband, Roy, prepares dinner for the family before Marsha gets home from work.

____ 2. Lorna takes full responsibility for the care of the children. Her husband believes that caring for children is "woman's work."

____ 3. Charlie and Trisha share household responsibilities. Since they both work outside of the home during the day, sharing evening chores around the house just seems like the natural thing to do.

____ 4. While Marcus is in nursing school, Carla works full time to earn the family income.

____ 5. Jess works ten-hour shifts at the warehouse. When he gets home, he expects his daughters to have the housework done and his son to have the yard mowed.

OBJECTIVE 8

Determine positive ways families can deal with the circumstances of family members with special needs. Write the correct letters in the blanks.

____ 1. After the doctors determined that Mr. Smith would be confined to a bed, his children recognized and agreed to their long-term responsibility to provide care for their father.

____ 2. Mary's 17-year-old brother recently had a boating accident that left him temporarily unable to drive a car or participate on the baseball team. Mary offered to drive him to the home baseball games, encouraging him to support the team even if he was unable to play.

____ 3. All members of the Morgan family look forward to participating in the Special Olympics each year. Mrs. Morgan runs the concession stand, Missy Morgan helps hand out award ribbons, and Tara Morgan runs in the races.

____ 4. Mark, Joey, and Trisha take turns walking their little sister to school each day. Their parents appreciate the interchange among the roles of family members.

a. Acceptance
b. Adaptation
c. Criticism
d. Demanding
e. Denial
f. Independence
g. Inflexibility
h. Integration
i. Involvement
j. Resisting
k. Requiring

OBJECTIVE 9 **Distinguish between periods of functional and dysfunctional behavior in families.** Write an "F" in the blank if the statement is a characteristic of a functional family or a "D" in the blank if the statement is a characteristic of a dysfunctional family.

____ 1. Serves as strong, positive parental role models, capable of leading the family

____ 2. Fails to meet basic and emotional needs of family members

____ 3. Fails to maintain positive communication among members

____ 4. Meets basic needs of the members

____ 5. Denies there are problems in the family and is unwilling to seek help

____ 6. Shares emotional support and caring, loving feelings

____ 7. Practices good communication skills by talking, listening, and laughing with each other

____ 8. Maintains positive community relations

____ 9. Shares little or no positive relations among family members

___ 10. Demonstrates family unity and loyalty, with members working together to solve problems

___ 11. Excludes and isolates individual family members

___ 12. Demonstrates weak or nonexistent parental role models

___ 13. Respects and values its members and their feelings of worth

___ 14. Recognizes and admits its problems and is willing to seek help solving problems

___ 15. Demonstrates abusive behaviors that do not respect the worth of family members

___ 16. Establishes healthy boundaries

NOTICE The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 10 **Plan activities to strengthen family relationships.** SCORE _______

OBJECTIVE 11 **Identify careers in family services.** SCORE _______

WRITTEN TEST ANSWERS

MAKING FAMILIES STRONGER

G II

OBJECTIVE 1

1. l
2. d
3. g
4. i
5. b
6. h
7. o
8. p
9. e
10. q
11. f
12. m

OBJECTIVE 2

1. a
2. g
3. c
4. e

OBJECTIVE 3

1, 3, 4, 7

OBJECTIVE 4

2, 3, 4, 6, 7, 8

OBJECTIVE 5

List should include the following:

- Companion
- Mediator
- Playmate
- Protector
- Role model
- Teacher

OBJECTIVE 6

Discussion should include the following points:

- Many older adults provide both financial and moral support and assistance to their children's families. Parents influence their children for a lifetime. Being needed by loved ones can increase the self-esteem and happiness of the aging family member.
- Most grandparents are excited and pleased to share the lives of the grandchildren. Grandchildren provide opportunities for older adults to express affection and share knowledge and recreation. Grandparents may have the time and patience that a busy parent does not always have for small children.
- Some middle-aged adults feel the need to help both the older and younger generations. Often called the "sandwich generation," these adults may be caught between and squeezed by the emotional and financial needs of two generations.

OBJECTIVE 7

1, 3, 4

OBJECTIVE 8

1. a
2. b
3. i
4. h

OBJECTIVE 9

1. F
2. D
3. D
4. F
5. D
6. F
7. F
8. F
9. D
10. F
11. D
12. D
13. F
14. F
15. D
16. F

OBJECTIVE 10

Refer to answers to Assignment Sheet 1.

OBJECTIVE 11

Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

PEER TO PEER

G III

INTRODUCTION

To achieve new and more mature relations with peers of both sexes is a developmental task faced by adolescents. Peers serve as a buffer between the dependent world of childhood and the independent world of young adulthood. One of the most powerful influences during adolescence is peer group approval. Developing positive relationships with peers satisfies a need to belong to a group and to have friends with whom to share personal experiences.

UNIT OBJECTIVE

After completing this unit, the student should be able to identify the issues associated with peer relationships. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with peer relations to their correct definitions.
2. Select from a list functions of peers in adolescent development.
3. List qualities peers look for in friendships.
4. Select from a list ways to improve peer relations.
5. List ways to develop new friendships.
6. Describe ways to deal effectively with peer pressure.
7. Select positive functions of dating.
8. Explain problems teens might experience in relationships.
9. Complete a plan for self-improvement on how to be a better friend. (Assignment Sheet 1)
10. Respond to situations reflecting ways to improve peer relations. (Assignment Sheet 2)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss peer relationships.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Arrange for the use of all audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Introduce the unit by referring to Transparency Master 1. Discuss what a relationship is and what makes relationships strong and important.

Objective 2

- In today's mobile society, friends can often fill a void left by missing family members. Teens look for comfort, enjoyment, and support from their peers. Ask students for examples of times when friends provided support that family members could not.

  EXAMPLES: After a parental separation, when a family relocated and moved away from relatives, after the death of a loved one

Objective 3

- Lead a class discussion asking the following questions: Why is sharing an important part of friendship? Is sharing the same thing as giving material items to a friend in order to foster the friendship (i.e. trying to buy the friendship)? Does sharing involve more than material items?

- Ask students to identify additional qualities they look for in friendships. Compile a list of their suggested qualities. Ask the students to think about the list and decide if *they* possess these qualities in their own friendships.

- Refer students to Supplement 1. Lead a class discussion based on "The Test of Friendship."

Objective 4

- Read the following quote to the class. Discuss how it takes time and effort to improve or maintain relationships.

HUMAN SURVIVAL IS DEPENDENT UPON HEALTHY RELATIONSHIPS

"Relationships seldom die because they suddenly have no life left in them. They wither slowly, either because people do not understand how much or what kind of upkeep, time, work, love, and caring they require or because people are too lazy or afraid to try. A relationship is a living thing. It needs and benefits from the same attention to detail that an artist lavishes on his art."

Quote from *How to Live with Another Person*, by David Viscott, 1974. Copyright by David Viscott, M.D., Arbor House Publishing Company. Permission is granted by William Morrow and Co., Inc. No further reproduction is authorized.

- Ask the class if the ways to improve peer relations could be applicable to family and/or spousal relationships.

- Have students complete Assignment Sheet 1. Lead a class discussion, asking students to compare their qualities with those they look for in friends. How are the qualities alike? How are the qualities different?

- Ask students to complete Assignment Sheet 2 and respond to situations reflecting ways to improve peer relations.

Objective 5

- Create a hypothetical situation where a new student has just moved to the school. Ask the class for suggestions on how to help the student adjust to moving into the community and school system. Develop a list of the students' suggestions. Encourage students to keep copies of this list to refer to the next time a new student joins their class.

  EXAMPLES: Offer to show the new student where classes are, introduce the new student to one's own friends, take the new student to an extracurricular activity

- One of the ways listed to develop new friendships is to act naturally. Sometimes people work so hard at being perfect that they never let the people around them know the real person. Ask the class how this kind of "false personality" could be harmful.

- Encourage students to "follow-up" on new acquaintances. If one does not hear back from a new friend soon after meeting each other, one should not assume he or she is not interested in the friendship. He or she may have been busy, may be shy, or may have been waiting on the other person to make the first contact. Friendships require some risk taking and occasional rejection, but the benefits of newfound friendships are many.

Objective 6

- Refer to Transparency Master 2. Discuss with the class how giving in to peer pressure can bring about negative results.

- Peer groups can have both positive and negative influences on one's behavior. Ask the class for examples of when peer pressure influences positive behavior. When is peer pressure used to encourage participation in negative activities?

- Show *Fitting In: A New Look at Peer Pressure*, a video which presents peer pressure issues and positive alternatives from teen perspectives.

Objective 7

- There are similarities in how friend selection relates to date and mate selection. The same dynamics are involved in true friendship and in love. Ask the class if a dating partner or a spouse can (or should) be one's best friend.

- Lead a class discussion on what kinds of local activities are available for group socializing or dating. What does it cost financially to take the responsibility for a date? Ask the students to discuss the advantages and disadvantages of group dating versus couple dating.

- Show *The Power of Choice: Friendship and Dating*, a video which looks at how to create and maintain quality relationships.

Objective 8

- Competition can threaten friendships. Lead a class discussion on how students can deal with competition without hurting a friendship.

- "Date rape" is a growing problem for today's young people. It is important for students to know that communication skills and an assertive expression of personal values, expectations, and limits can prevent an assault before it occurs. Students also need to be aware of how not to put themselves in risky situations where they feel uncomfortable or where date rape is a threat.

- Use Handout 1 for date rape protection tips.

  NOTE: These guidelines are to be given to students at the teacher's discretion. The material may not be suitable for all classroom audiences. The suggestions may be revised or used as an information base for class discussion.

- Refer to "Date Rape: What You Need to Know" for additional information.

- Invite a representative from the local police force to visit the class and discuss domestic violence and the legal implications. Invite a nurse or doctor to visit the class to discuss the health issues related to domestic violence.

- Assign groups of students to do research and obtain additional information on the various problems teens might experience in relationships. Each group should be prepared to present the information to the class in an oral presentation.

APPLICATION

Objectives 9 and 10

- If not completed earlier in the unit, ask students to complete Assignment Sheet 1 and Assignment Sheet 2.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Fitting In: A New Look at Peer Pressure*
- *The Power of Choice: Friendship and Dating*

  NOTE: These videos are available to Oklahoma teachers on a free-loan basis. Oklahoma teachers may order these videos from the Oklahoma Department of Vocational and Technical Education, Resource Center, ATTN: Instructional Media Specialist, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers may obtain information on ordering *Fitting In: A New Look at Peer Pressure* from United Learning, 6633 West Howard Street, Niles, Illinois 60648, or call 800-323-9468. *The Power of Choice: Friendship and Dating* is available from Live Wire Video Publishers, 3315 Sacramento Street, San Francisco, California 94118.

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DATE RAPE — IT CAN HAPPEN TO YOU

Date rape is not something that happens to somebody else. It is tragically common, and it can happen to you or someone you know. These basic prevention tips can lessen your chances of becoming a date rape victim.

1. **Set limits early.** Do not wait until you are in a dating situation to decide what you are willing to do physically. Once you have set limits, stick with them. Period.
2. **Think for yourself.** Decisions about sex should be based on personal values and convictions. Resist the pressure to do what your friends are doing, or what they say they are doing. Remember: you do not have to have sex to be "cool."
3. **Go with your instincts.** If what you are doing does not feel right, it probably does not fit your value system. It is time to say "no."
4. **Keep a clear head.** Steer clear of alcohol and drugs. Even one drink can make it difficult to decide which are your true feelings and which are a result of intoxication.
5. **Communicate clearly.** Tell your date exactly what you want and do not want to do. Do not assume he or she can interpret a particular gesture or tone of voice. What seems perfectly clear to you may not be clear to your date.
6. **Make sure communication is two-way.** You may have to repeat your feelings to be certain your message is received and understood. Years of cultural stereotypes have left some teenagers with the mistaken impression that "no" does not always mean "no."
7. **Listen.** To have sex should be a mutual decision. Pay attention to what is being said both verbally and nonverbally.
8. **Be comfortable with your decision.** If your date does anything at any time that makes you feel pressured or uncomfortable, ask him or her to stop. It is always okay to say "no."

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INFORMATION SHEET | PEER TO PEER | G III

OBJECTIVE 1

Match terms associated with peer relations to their correct definitions.

- **Empathy**—Process of seeing things from another person's view; ability to understand what someone else is experiencing
- **Friendship**—Relationship between two or more people who know, like, and respect each other, and generally enjoy each other's company
- **Loyalty**—Act of being faithful to others

  EXAMPLE: Speaking up for a friend who is the target of gossip
- **Peer**—Someone who is in one's own age group
- **Reliability**—Something or someone on whom other people can depend

OBJECTIVE 2

Select from a list functions of peers in adolescent development.

Adolescence is a stage of life when the young person is often more likely to turn to peers than parents for support, advice, and company. Peers help each other in many ways as they serve in the following roles:

NOTE: Peers should only be used as limited resources. Parents and teachers are excellent sources of understanding and support, especially in crisis situations.

- **Approval**—Peers help specify which personality characteristics and behaviors are acceptable and approved of by the peer group.
- **Identity formation**—Peers help peers define who they are and clarify who they are not.
- **Independence**—Peers provide a network of people to provide interests and opportunities that are separate from parents.

- **Mutual activities**—People who share interests and experiences have something in common to discuss. These interests open the door for shared activities and friendship development.

- **Shared personal experiences**—Peers offer one of the first opportunities to share interests and personal experiences with people outside of the family.

- **Social skills**—Most people want to know how to behave in the most appropriate manner. Peer interaction can help one learn what is appropriate behavior in adolescent development.

  EXAMPLES: How to converse, how to dance, how to interact in social settings

- **Sounding board**—Having someone listen to them is one of the needs teens experience. A peer who will listen to and discuss ideas and situations can be very valuable to teens.

- **Understanding**—Many teens think their peers understand them best. Therefore, they often turn to each other for support and encouragement.

OBJECTIVE 3 **List qualities peers look for in friendships.**

What brings people together as friends? It has been said, "The only way to have a friend is to be a friend." Once a person meets someone they view as a possible friend, there is then an opportunity to develop a friendship with that person. Strong and lasting friendships often share many of the same qualities:

- Acceptance
- Caring
- Courtesy
- Empathy
- Fairness
- Honesty
- Kindness
- Loyalty
- Patience
- Reliability
- Sense of humor
- Sharing
- Support
- Trust

OBJECTIVE 4

Select from a list ways to improve peer relations.

While there is no guaranteed way to improve peer relations, if the approach is sincere, the relationships with others will be rewarding. Suggested ways to improve peer relations include the following:

- Accept differences.
- Admit personal mistakes.
- Be considerate.

  NOTE: Avoid taking friendships for granted. It is important to be polite and appreciative to friends.

- Be sympathetic.
- Effectively communicate.
- Give sincere praise.

  NOTE: Avoid flattery, which is giving dishonest compliments. Giving honest compliments helps a person form the habit of looking for the good in others rather than paying attention to their faults.

- Help others feel important.
- Show genuine interest in others.
- Smile.

OBJECTIVE 5

List ways to develop new friendships.

Friendships generally develop between people who have common interests or similar goals. However, friendships do not "just happen." Making friends is an active process of doing, giving, and receiving; in other words, friendships take effort. Effective ways to develop new friendships include:

- Act naturally.
- Compliment others.
- Join a club or group.
- Listen.
- Share talents and skills.
- Start a conversation.
- Take the initiative.
- Teach something that is a personal strength.

  EXAMPLE: Country and western dancing, cross-stitch techniques

- Treat people with kindness and courtesy.

OBJECTIVE 6

Describe ways to deal effectively with peer pressure.

As the old saying goes, "You are known by the company you keep." In the American culture, adolescents are exposed to many peer groups, each with distinct preferences in activities, dress, music, habits, and values. However, peer pressure is not unique to teenagers; peer pressure is a part of relationships at every stage of life. By being aware of the presence of peer pressure, one can be in a better position to weigh all of the possible choices. Feeling popular is nice, but self-respect comes from pleasing oneself and holding on to personal standards. To give in to or resist peer pressure is always a personal choice. One can learn to deal effectively with the pressures from peers.

NOTE: Peer pressure can be positive as well as negative. For instance, studies show that peer pressure can encourage good study habits and can discourage cigarette smoking and drug use.

- **Take time to review one's personal beliefs and values**—Decide what is most important in one's life and base actions on those decisions.

- **Think about possible outcomes**—Physical, emotional, and social consequences should be considered when being pressured to do something one is not certain about.

- **Ask oneself how important it is to be accepted by that particular group**—If pressure is to do something that is considered negative, dangerous, or illegal, serious thought should be given to the reasons one would want to be associated with that particular peer group.

- **Just say "No"**—A simple "No, I do not want to" is often enough to make those peers who are pressuring reconsider.

  NOTE: Individuals need to make the personal decision to say "no" before being faced with pressures to partake in dangerous or unhealthy activities.

- **Make decisions ahead of time about which actions to take**—Knowing what one wants to do is just as important as knowing what one does not want to be associated with. Being aware of personal goals and holding firm to one's values is an effective way to deal with peer pressure.

OBJECTIVE 7

Select positive functions of dating.

Dating is one way to build friendships and begin to learn more about male/female relationships. Platonic relationships are close friendships that are not romantic in nature. The advantage of platonic relationships is they allow for an opportunity to better understand the opposite sex without the demands or pressures of a romantic relationship. Group dating can make first dates more comfortable and help relieve the fears and shyness sometimes associated with dating. The functions of dating may include the following:

- Builds self-confidence
- Develops good social skills
- Encourages comfort in associating with peers
- Fosters knowledgeable decisions about future mate selection
- Increases self-understanding
- Offers new friendships
- Provides companionship
- Provides recreation and fun
- Teaches cooperation and respect

OBJECTIVE 8

Explain problems teens might experience in relationships.

It is unfortunate that friendship, something that generally makes people feel happy, can also hurt and cause sadness. Knowing how to handle problems within relationships can help one cope with the situations and make better decisions about current and future relationships.

- **Abuse**—People occasionally experience feelings of anger toward others. Learning how to responsibly express anger without abuse or violence is important in any relationship.

  EXAMPLES: Verbal insults, physical violence, rape

  CAUTION: Abuse in any form is never an acceptable means of dealing with problems in relationships. If one is in an abusive relationship, he or she should seek professional assistance immediately. Abuse cannot be justified.

- **Dangling**—Dangling is a tactic used when one person in a relationship loses interest in the relationship, but does not discourage the other from calling or exhibiting his or her interest. This "I do not want to date you, but keep asking and maybe I will change my mind" attitude can result in the other person feeling hurt and angry.

- **Disagreements**—Disagreements provide an opportunity for problem solving. While people in relationships will never agree on everything, a pattern of problem solving may develop. If disagreements are severe, a mutual decision to end the friendship may result.

- **Friendship not returned**—It is difficult for a one-sided relationship to survive. While one should not *expect* anything in return for friendship, one should also not be subjected to lack of consideration or support from the other person.

- **Outgrowing each other**—Teens often change as they grow older and more mature. It is natural for people and their interests to change and evolve. Personal growth may lead one to develop closer relationships with other friends. While this is not negative, if one person is changing and the other person is not, conflict or unhappiness with the relationship may result. Sometimes friends will just begin to spend less time together. At other times, changes may cause friendships to end.

- **Poor communication**—Misunderstandings often arise from lack of appropriate communication skills. Problems may be better dealt with if open, honest, communication is practiced. Without communication where inner thoughts and feelings can honestly be expressed, the friendship will not likely last.

THE TEST OF FRIENDSHIP

How do you tell a true friend from a fair-weather friend? According to Eugene Kennedy, professor of psychology at Loyola University of Chicago, "It's not very difficult."

The tests that have been applied to friendships throughout the ages apply very well today. If you find, for example, that there are people you can't be with unless you're doing something—skiing, playing handball, going to a play, in other words, a third thing to which you both direct your attention—then that person may not be as good a friend as you think. You may have a good time with him or her, but you may not be friends in the true sense of the word.

The real test of friendship is: Can you literally do nothing with the other person? Can you enjoy together those moments of life that are utterly simple? They are the moments that people look back on at the end of life and remember as the most sacred experiences they've ever had.

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IN A RELATIONSHIP . . .

Don't be concerned about what you can get from a relationship. Instead, concern yourself with what you can bring to it.

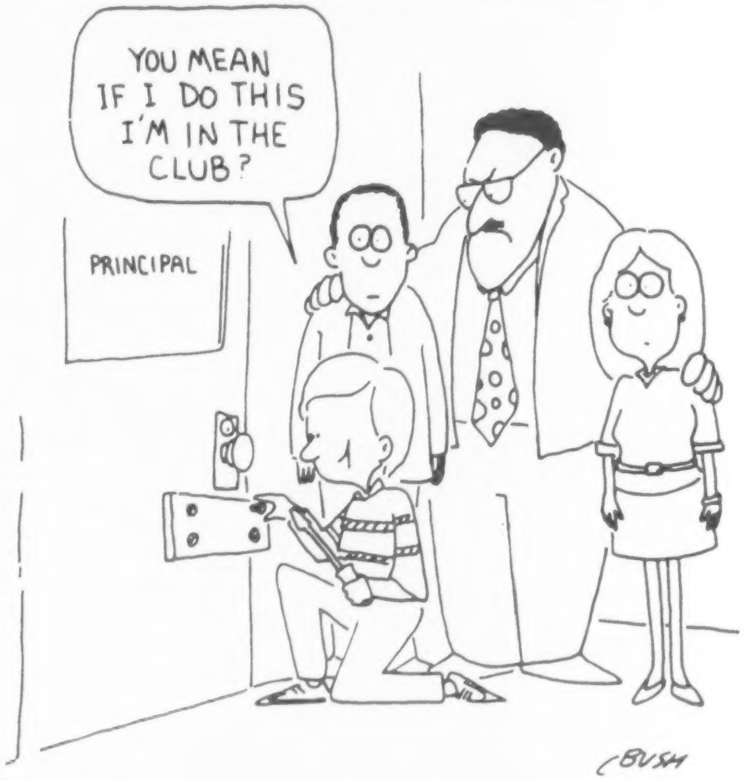
Even though you are only half of a relationship, you must remain a whole person, apart from the relationship.

If each partner in a relationship is willing to give 75% of him or her self, then you will have 50% more than you need for a perfect relationship.

Stop playing games. A growing relationship can only be nurtured by genuineness.

From *Loving Each Other: The Challenge of Human Relationships*, by Leo F. Buscaglia, 1984. Published by Ballantine Books. Used with permission of Leo F. Buscaglia, Inc.

PEER PRESSURE


YOU MEAN IF I DO THIS I'M IN THE CLUB?
PRINCIPAL
BUSH

Giving in to peer pressure won't always bring about positive results.

Used with permission from *PREP for Effective Family Living*, 1985, American Guidance Service, Inc. Used with permission of the publisher. All rights reserved.

ASSIGNMENT SHEET 1

PEER TO PEER

G III

NAME ______________________________ SCORE _______

OBJECTIVE 9

Complete a plan for self-improvement on how to be a better friend.

INTRODUCTION

Friendship development and maintenance is a life-long process. The strengths of those relationships will depend on the effort one is willing to put forth to nurture and support the friendship.

DIRECTIONS

In column one, write an "X" beside the words that describe the qualities *you* look for in friendships. In column two, write an "X" beside the words that describe the qualities you believe *you* bring to friendships. Compare the two columns and devise a self-improvement plan describing how to improve your peer relations and be a better friend.

Language Skills

- Use standard grammar
- Use correct spelling

- Apply information to life experiences

QUALITY	IN FRIENDSHIPS	IN SELF
Afraid	________	________
Calm	________	________
Caring	________	________
Courteous	________	________
Demanding	________	________
Democratic	________	________
Empathetic	________	________
Fair	________	________
Flexible	________	________
Friendly	________	________
Funny	________	________
Happy	________	________
Honest	________	________
Jealous	________	________
Kind	________	________
Lazy	________	________
Loyal	________	________
Mature	________	________
Modest	________	________
Moody	________	________
Organized	________	________
Patient	________	________
Popular	________	________
Proud	________	________
Reliable	________	________

QUALITY	IN FRIENDSHIPS	IN SELF
Respectful		
Sad		
Sensitive		
Serious		
Sharing		
Shy		
Trusting		

PERSONAL PLAN FOR SELF-IMPROVEMENT

- Select two traits you would like to develop.
- Why is it important to improve these traits?
- My personal plan for developing these traits is...

PEER TO PEER

NAME ______________________________ SCORE ________

OBJECTIVE 10

Respond to situations reflecting ways to improve peer relations.

DIRECTIONS

Using the information presented in Objective 4 and Objective 5, respond to the following case studies and indicate ways peer relations could be improved in each situation.

- Transfer knowledge to new situations
- Predict outcomes
- Draw conclusions

Teamwork/ Cooperative Skills

- Apply appropriate behavior
- Present point of view

1. Juan has just joined the soccer club and wants very much to be an active member of all club activities. He has decided to do everything he can to get the other club members interested in him and his athletic abilities.

   Will Juan probably be successful in developing positive peer relationships with the other team members? ______________

   Why or why not? ______________________________

   What positive steps is Juan taking to improve peer relationships? ______________________________

   How could Juan improve his approach to developing a bond with the other team members? ______________________

   ____

2. Sharon is on the homecoming celebration committee. She has innovative ideas to share but assumes nobody would be interested in her opinion. So, she sits quietly in the group meetings, keeping her ideas to herself.

   Will Sharon probably be successful in developing positive peer relationships with the other committee members? ______

   Why or why not? ______________________________

   What positive steps is Sharon taking to improve peer relationships? ______________________________

   How could Sharon improve her approach to developing a bond with the other committee members? ______________

   ____

3. Marla is the sophomore class president. She appointed all class members to participate on at least one class project committee this year. Marla sees everyone's participation as important to group success.

Will Marla probably be successful in developing positive peer relationships with the other class members? __________

Why or why not? ________________________________

What positive steps is Marla taking to improve peer relationships? ________________________________

How could Marla improve her approach to developing a bond with the other class members? ____________________

____

4. Woody's Mustang convertible developed an engine problem. Brad, his classmate and friend, is very good at engine repair. After asking Brad for help, it only took about one hour for the two teens to fix the problem, but it saved Woody more than $45 in repair costs. Brad would not let Woody pay him for his help, but as a means of showing his appreciation, Woody bought Brad a new socket wrench set.

Will Woody probably be successful in developing a positive peer relationship with Brad? ____________________

Why or why not? ________________________________

What positive steps is Woody taking to improve peer relationships? ________________________________

How could Woody improve his approach to developing a bond with the other class member? ____________________

____

5. Rhonda is an outgoing student who is willing to pitch in and help on most projects. While working with friends at the concession stand last week, she realized she had accidentally made a $20 error while making change for a fifty-dollar bill. When it was time to close the concession stand for the evening, she left without telling anyone about the error, hoping the loss would not show up when the total was calculated.

   Will Rhonda probably be successful in developing positive peer relationships with the other concession stand workers?

   ____

   Why or why not?____________________________

   What positive steps is Rhonda taking to improve peer relationships?____________________________

   How could Rhonda improve her approach to developing a bond with the other concession stand workers?__________

   ____

ASSIGNMENT SHEET 1

Answers will vary. The student should have completed the assignment sheet and indicated a well thought-out plan for self-improvement.

ASSIGNMENT SHEET 2

Answers will vary, but may include responses such as the following:

1. Will Juan probably be successful in developing positive peer relationships with the other team members? No.

   Why or why not? He is trying too hard to get others to show interest in him and his abilities.

   What positive steps is Juan taking to improve peer relationships? He has joined a group of people with similar interests.

   How could Juan improve his approach to developing a bond with the other team members? Juan could show a genuine interest in others and their abilities.

2. Will Sharon probably be successful in developing positive peer relationships with the other committee members? No.

   Why or why not? She is not communicating with the committee members.

   What positive steps is Sharon taking to improve peer relationships? She is participating in a group activity.

   How could Sharon improve her approach to developing a bond with the other committee members? She could communicate her ideas to the other group members.

3. Will Marla probably be successful in developing positive peer relationships with the other class members? Yes.

   Why or why not? She makes others feel important.

   What positive steps is Marla taking to improve peer relationships? Involving others.

   How could Marla improve her approach to developing a bond with the other class members? Let students volunteer for class project committees instead of appointing them.

4. Will Woody probably be successful in developing a positive peer relationship with Brad? Yes.

   Why or why not? He is considerate toward friends.

   What positive steps is Woody taking to improve peer relationships? Not taking advantage of Brad's help.

   How could Woody improve his approach to developing a bond with the other class member? Offer to do a favor for Brad.

5. Will Rhonda probably be successful in developing positive peer relationships with the other concession stand workers? No.

   Why or why not? She is not willing to admit her personal mistake.

   What positive steps is Rhonda taking to improve peer relationships? She is willing to be involved in activities with others.

   How could Rhonda improve her approach to developing a bond with the other concession stand workers? She could admit her error so others will not be falsely accused of the money error.

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WRITTEN TEST

PEER TO PEER

G III

NAME ______________________ SCORE ________

OBJECTIVE 1

Match terms associated with peer relations to their correct definitions. Write the correct letters in the blanks.

____ 1. Relationship between two or more people who know, like, and respect each other, and generally enjoy each other's company

____ 2. Someone who is in one's own age group

____ 3. Process of seeing things from another person's view; ability to understand what someone else is experiencing

____ 4. Act of being faithful to others

____ 5. Something or someone on whom other people can depend

a. Clique

b. Empathy

c. Friendship

d. Irresponsibility

e. Loyalty

f. Peer

g. Personality

h. Reliability

i. Sympathy

OBJECTIVE 2

Select from the following list functions of peers in adolescent development. Write an "X" in the blank before each correct answer. The list continues on the following page.

____ 1. Accommodation

____ 2. Approval

____ 3. Co-dependency

____ 4. Dependence

____ 5. Identity formation

____ 6. Independence

____ 7. Mutual activities

____ 8. Popularity

____ 9. Scapegoat

____ 10. Security

___ 11. Shared personal experiences

___ 12. Social skills

___ 13. Sounding board

___ 14. Understanding

OBJECTIVE 3

List six qualities peers look for in friendships.

____

____

____

____

____

____

OBJECTIVE 4

Select from the following list ways to improve peer relations.
Write an "X" in the blank before each correct answer.

___ 1. Admit personal mistakes.

___ 2. Avoid group activities.

___ 3. Accept differences.

___ 4. Be sympathetic.

___ 5. Be considerate.

___ 6. Buy gifts.

___ 7. Effectively communicate.

___ 8. Criticize faults.

___ 9. Give sincere praise.

___ 10. Give in to peer pressure.

___ 11. Gossip.

___ 12. Help others feel important.

___ 13. Show genuine interest in others.

___ 14. Smile.

___ 15. Tease.

OBJECTIVE 5 **List five ways to develop new friendships.**

OBJECTIVE 6 **Describe three ways to deal effectively with peer pressure.**

OBJECTIVE 7

Select positive functions of dating. Write the correct letters in the blanks.

____1. Shortly after Renee and Phillip began dating, they realized they were developing a great friendship.

____2. Ted and Alice often go to social events on dates. This gives them practice in using etiquette skills.

____3. Since Mary and Joe have started to date, Joe feels so positive about himself that he walks with an air of assurance.

____4. After dating for three months, Trisha realizes that Mark's values are different than those she would look for in a husband.

____5. Greg had no idea how strongly he opposed drinking alcohol until he picked up a date who had been drinking earlier in the day.

____6. Bart and Paige love to play tennis, golf, and chess together. They laugh uncontrollably at some of the game scores they get.

____7. Tommy enjoys going to football games, but he likes sharing the time at the game with someone who also likes football. Katie is a great person with whom to share game tickets.

____8. The more group dates Jack and Christa go on, the more comfortable they become in their abilities to associate with others.

____9. Susan has a great deal of admiration for Bob's desire to be on the debate team. She often helps him do research that will assist him in his debates.

a. Builds self-confidence

b. Develops good social skills

c. Encourages comfort in associating with peers

d. Fosters knowledgeable decisions about future mate selection

e. Increases self-understanding

f. Offers new friendships

g. Provides companionship

h. Provides recreation and fun

i. Teaches cooperation and respect

OBJECTIVE 8

Explain problems teens might experience in relationships.

Abuse

____

____

____

____

Dangling

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____

____

____

Disagreements

____

____

____

____

Friendship not returned

____

____

____

____

Outgrowing each other

____

____

____

____

Poor communication

____

____

____

____

NOTICE The following assignment sheets are not part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 9 **Complete a plan for self-improvement on how to be a better friend.** SCORE ________

OBJECTIVE 10 **Respond to situations reflecting ways to improve peer relations.** SCORE ________

OBJECTIVE 1

1. c
2. f
3. b
4. e
5. h

OBJECTIVE 2

2, 5, 6, 7, 11, 12, 13, 14

OBJECTIVE 3

List should include any six of the following:

- Acceptance
- Caring
- Courtesy
- Empathy
- Fairness
- Honesty
- Kindness
- Loyalty
- Patience
- Reliability
- Sense of humor
- Sharing
- Support
- Trust

OBJECTIVE 4

1, 3, 4, 5, 7, 9, 12, 13, 14

OBJECTIVE 5

List should include any five of the following:

- Act naturally.
- Compliment others.
- Join a club or group.
- Listen.
- Share talents and skills.
- Start a conversation.
- Take the initiative.
- Teach something that is a personal strength.
- Treat people with kindness and courtesy.

OBJECTIVE 6

Answer should include any three of the following descriptions:

- **Take time to review one's personal beliefs and values**--Decide what is most important in one's life and base actions on those decisions.
- **Think about possible outcomes**—Physical, emotional, and social consequences should be considered when being pressured to do something one is not certain about.
- **Ask oneself how important it is to be accepted by that particular group**—If pressure is to do something that is considered negative, dangerous, or illegal, serious thought should be given to the reasons one would want to be associated with that particular peer group.
- **Just say "No"**—A simple "No, I do not want to" is often enough to make those peers who are pressuring reconsider.
- **Make decisions ahead of time about which actions to take**—Knowing what one wants to do is just as important as knowing what one does not want to be associated with. Being aware of personal goals and holding firm to one's values is an effective way to deal with peer pressure.

OBJECTIVE 7

1. f
2. b
3. a
4. d
5. e
6. h
7. g
8. c
9. i

OBJECTIVE 8

Abuse—People occasionally experience feelings of anger toward others. Learning how to responsibly express anger without abuse or violence is important in any relationship.

Dangling—Dangling is a tactic used when one person in a relationship loses interest in the relationship, but does not discourage the other from calling or exhibiting his or her interest. This "I do not want to date you, but keep asking and maybe I will change my mind" attitude can result in the other person feeling hurt and angry.

Disagreements—Disagreements provide an opportunity for problem solving. While people in relationships will never agree on everything, a pattern of problem solving may develop. If disagreements are severe, a mutual decision to end the friendship may result.

Friendship not returned—It is difficult for a one-sided relationship to survive. While one should not *expect* anything in return for friendship, one should also not be subjected to lack of consideration or support from the other person.

Outgrowing each other—Teens often change as they grow older and more mature. It is natural for people and their interests to change and evolve. Personal growth may lead one to develop closer relationships with other friends. While this is not negative, if one person is changing and the other person is not, conflict or unhappiness with the relationship may result. Sometimes friends will just begin to spend less time together. At other times, changes may cause friendships to end.

Poor communication—Misunderstandings often arise from lack of appropriate communication skills. Problems may be better dealt with if open, honest, communication is practiced. Without communication where inner thoughts and feelings can honestly be expressed, the friendship will not likely last.

OBJECTIVE 9 Refer to answers to Assignment Sheet 1.

OBJECTIVE 10 Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

BANKING ESSENTIALS

H I

INTRODUCTION

"Reckless Lifestyle Leads to $1 Million Loss." This headline is fictitious, but it accurately describes the lives of "real" people who manage their money poorly. According to one estimate, high school graduates who work from age 18 to 65 earn between $500,000 and $1 million. College graduates who work from age 18 to 65 earn even more—between $800,000 and $1.4 million. People who manage their money poorly may therefore waste more than $1 million during their working years. To keep from wasting their money, many people use financial services.

UNIT OBJECTIVE

After completing this unit, the student should be able to describe financial services, write checks and deposit slips, and reconcile a bank statement. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with financial services to their correct definitions.
2. Match types of financial institutions to their correct descriptions.
3. Select from a list functions of a full-service bank.
4. List functions of checking accounts.
5. Match types of checking accounts to their correct descriptions.
6. Select from a list steps in opening a checking account.
7. Identify steps in writing a check.
8. Distinguish between types of check endorsements.
9. Name ways to stop payment on a check.
10. Name functions of savings accounts.
11. Match types of savings accounts to their correct descriptions.
12. Identify steps in writing a deposit slip.
13. Write checks. (Assignment Sheet 1)
14. Write check deposit slips. (Assignment Sheet 2)

15. Keep a check register. (Assignment Sheet 3)
16. Reconcile a bank statement. (Assignment Sheet 4)
17. Write savings deposit slips. (Assignment Sheet 5)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.
- Plan additional tasks to be covered in classroom presentations.
- Invite guest speakers to discuss financial services.
- Provide guest speakers with unit objectives and information sheets before they meet with the class.
- Arrange for the use of all computer and audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Present terms and definitions listed in the objective.
- Present other types of financial services.

  EXAMPLES: **Cashier's check**—Check written by a bank on its own money

  Certified check—Personal check that bank guarantees will be good

  Debit card—Plastic card allowing immediate withdrawal from a checking account to pay for purchases

Direct deposit of funds—Authorized, automated credits to an account

NOTE: People often receive their salaries by direct deposit. For funds to be directly deposited, the account holder must first authorize the direct deposit to one of his or her accounts. The payor creates an electronic image or magnetic tape designating the payment amount and the payee's financial institution. The information is sent, electronically or physically by tape, to an automated clearinghouse (ACH). The ACH, in turn, sorts and delivers the information to the payee's financial institution. The financial institution then credits the correct account. Direct deposits are available immediately on the prearranged date.

Electronic fund transfer (EFT)—Using an automated teller machine (ATM), ATM card, and personal identification number (PIN) to pay bills, withdraw cash, and/or make deposits

Money order—Similar to a check, but it cannot "bounce"; often used by someone who has no checking account or who does not want to use cash

Personal identification number (PIN)—Code number needed to use electronic funds transfer system; used along with ATM or other EFT card; helps protect a person from illegal use of a lost or stolen ATM or other EFT card

Preauthorized bill payment—Authorized, automated debits from an account

NOTE: Many people make insurance and other regular payments through preauthorized payments. The same method used to make direct deposits is also used to make preauthorized bill payments (See the NOTE under "direct deposit of funds.") A drawback to preauthorized bill payment is that many people forget to record the automatic withdrawals in their checking account registers.

Safe-deposit box—Small section of bank vault rented to customers; provides safe place for customers to store valuable items

- Use Handout 1, "Did You Know? Answers to Questions About Automated Teller Machines (ATMs)" and Handout 2, "What to Beware of When Using Automated Teller Machines (ATMs)" to introduce students to electronic banking and the use of ATMs.

- Ask students to name advantages and disadvantages of electronic banking.

- Discuss what a checkless or moneyless society would be like.

- Have students read and discuss the booklet *Electronic Money* and pamphlet *Electronic Banking for Today's Consumer.*

  NOTE: *Electronic Money* explains what electronic fund transfer systems (EFTs) are, gives examples of EFTs, and presents reasons for consumer resistance to and acceptance of EFTs. *Electronic Banking for Today's Consumer* explains what ATMs and point-of-sale (POS) terminals are, how direct deposit and automatic bill paying work, and how the Federal Reserve's Regulation E helps protect people who use EFTs.

- Use the computer software *Banking Simulation* to give students practice using an ATM.

  NOTE: *Banking Simulation* may be used with the Apple II Plus, Apple IIe, Apple IIc, or Apple II GS. The program is an automated teller machine (ATM) simulation that provides students with the opportunity to use an ATM to perform withdrawals, deposits, payments, and transfers. Average time for a student to complete the program is 37 minutes.

- Show *The Road to Wise Money Management: Planning, Credit, and Your First Paycheck.*

  NOTE: This video reviews use of checking and savings accounts and ATMs.

- Stress the importance of keeping personal identification numbers (PINs) confidential.

Objective 2

- Have students classify local financial institutions according to types listed in the objective.
- Lead a class discussion on types of insurance for deposits in financial institutions.

EXAMPLES: **Federal Deposit Insurance Corporation (FDIC)**—Insures bank deposits

Federal Savings and Loan Insurance Corporation (FSLIC)—Insures deposits in savings and loan associations

National Credit Union Administration (NCUA)—Insures deposits in credit unions

NOTE: FDIC, FSLIC, and NCUA insure individual accounts up to $100,000.

Objective 3

- Lead a class discussion on how financial institutions are similar to other businesses.
- Invite a guest speaker from a financial institution to visit the class and discuss the functions and services of different financial institutions.
- Take a field trip to a financial institution.

Objective 4

- Discuss with students the functions of checking accounts.
- Lead a class discussion on safe and unsafe places to store checkbooks and blank checks.
- Have students list responsibilities of customers using checking accounts.

Objective 5

- List for the class the costs of maintaining checking accounts. Include a review of minimum balances required for different types of checking accounts.

Objective 6

- Prepare a bulletin board titled "Steps to Opening a Checking Account."

- Show the class different forms used to open checking accounts, lists of the regulations governing checking accounts, and samples of items that people with checking accounts use.

  EXAMPLES: Deposit slips, signature cards, checkbooks, check registers and stubs, withdrawal slips

Objective 7

- Review steps in writing a check.
- Review with the students Supplement 1, "Steps in Keeping a Check Register" and Supplement 2, "Steps in Writing a Check Stub."
- Show the class Transparency Master 1, "Blank Personal Check," Transparency Master 2, "Blank Check Register," and Transparency Master 3, "Check With Stub."
- Demonstrate how easy it is for someone to alter the amount shown on an improperly written check.

  EXAMPLE: Change $50.00 to $150.00 on a sample check.
- Supplement the objective with information from *Checkbooklet*.

  NOTE: *Checkbooklet* contains a general discussion about checks, a list of check-writing tips, and the procedure for how to cash a check.
- Use the learning packets *Banking Is* and/or *Check Writing Program* to provide students with additional information and practice writing checks.
- Have students use the computer programs *Banking Tutorial* and/or *How to Handle a Checking Account*.

  NOTE: *Banking Tutorial* helps students compare and select basic financial services and explains how to manage regular checking and savings accounts. *How to Handle a Checking Account* covers how to write checks, cash checks, make deposits, keep a check register, and reconcile a bank statement.
- Have students complete Assignment Sheet 1 on writing checks.

Objective 8

- Review with the class the four types of check endorsements presented in the objective.
- Give students copies of Handout 3, "Endorsing Checks." Stress the importance of writing an endorsement on the correct part of the check (back side, within 1 1/2 inches of the trailing edge).
- Have students practice the four types of check endorsements.

Objective 9

- Discuss with students good and bad reasons to stop payment on a check.
- Have students read and discuss the article "Stopping Payment on a Check."

  NOTE: The article presents legal and illegal reasons for stopping payment on a check.

Objective 10

- Review with students reasons for saving money.

  EXAMPLES: Make a profit, keep pace with inflation, attain a specific goal, meet emergencies

- Present ways to establish a savings habit.

  EXAMPLES: By using automatic payroll deductions, automatically paying oneself a certain percentage of any income, using a savings club at a financial institution

- Supplement the objective with information from the fact sheet *Planning Ahead for College Costs: Saving.*

Objective 11

- Invite a professional financial adviser to class to provide information on different kinds of savings accounts and investments.

Objective 12

- Use Transparency Master 4, "Deposit Slip (Front)" to review steps in writing deposit slips.
- Have students complete Assignment Sheet 2 on writing check deposit slips.

APPLICATION

Objective 13

- Have students complete Assignment Sheet 1 if it was not assigned earlier.
- Have students find errors in sample checks.

Objective 14

- Have students complete Assignment Sheet 2 if it was not assigned earlier.
- Have students find errors in sample check deposit slips.

Objective 15

- Have students complete Assignment Sheet 3.
- Have students find errors in sample check registers.

Objective 16

- Review with students Supplement 3, "Steps in Reconciling a Bank Statement with a Check Register."
- Use Transparency Master 5, "Bank Statement (Front)" and Transparency Master 6, "Bank Statement (Back)" to help review steps in reconciling a bank statement.
- Have students complete Assignment Sheet 4.

Objective 17

- Have students complete Assignment Sheet 5.
- Have students find errors in sample savings deposit slips.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete the appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Material

- *The Road to Wise Money Management: Planning, Credit, and Your First Paycheck*

  NOTE: Teachers may order this video by writing to Cambridge Home Economics, P.O. Box 2153, Department HE 5, Charleston, West Virginia 25328-2153, or by calling 800-468-4227.

Computer Software

- *Banking Simulation*
- *Banking Tutorial*

  NOTE: *Banking Simulation* and *Banking Tutorial* may be purchased by writing to EMC Publishing, 300 York Avenue, St. Paul, Minnesota 55101, or by calling EMC's toll-free number 800-328-1452.

- *How to Handle a Checking Account*

  NOTE: Teachers may order this software by writing to The Learning Seed Company, 330 Telser Road, Lake Zurich, Illinois 60047, or by calling 312-438-3251.

Publications

- *Banking Is*. St. Albans, West Virginia: National Learning Productions, Inc., 1984.

  NOTE: A local bank must sponsor the program. Teachers may obtain more information about the program by writing to National Learning Productions, Inc., 2401 Grant Avenue, P.O. Box 246, St. Albans, West Virginia 25177-0246, phone 304-722-2904.

- *Checkbooklet*. Atlanta, Georgia: Federal Reserve Bank of Atlanta, n.d.

  NOTE: Teachers may obtain this publication by writing to Federal Reserve Bank of Atlanta, Public Information Department, 104 Marietta Street, N.W., Atlanta, Georgia 30303-2713, or by calling 404-521-8788.

- *Check Writing Program*. Charleston, West Virginia: Cambridge Home Economics, n.d.

  NOTE: Information on ordering this publication may be obtained by writing to Cambridge Home Economics, P.O. Box 2153, Department HE 5, Charleston, West Virginia 25328-2153, or by calling 800-468-4227.

- Donovan, Pat and Dottie Goss. *Planning Ahead for College Costs: Saving*. Home Economics Fact Sheet No. T-4222. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- Elias, Steve and Lisa Goldoftas. "Stopping Payment on a Check." *Nolo News*, Winter 1989.

  NOTE: This article was reprinted with permission and can be found in *Consumers' Research Magazine*, February 1990, pp. 25-27. *Nolo News* is a quarterly self-help legal newspaper published by Nolo Press, 950 Parker Street, Berkeley, California 94710, phone 415-549-1976.

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- Bailey, Larry. *Working Skills for a New Age*. Albany, New York: Delmar Publishers, Inc., 1990.
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- Donnelly, Mary Queen. *Skills for Consumer Success*. Cincinnati, Ohio: South-Western Publishing Company, 1987.
- *Electronic Banking for Today's Consumer*. Philadelphia, Pennsylvania: Federal Reserve Bank of Philadelphia, 1988.

  NOTE: Teachers may obtain this publication by writing to Federal Reserve Bank of Philadelphia, Public Information/Publications, P.O. Box 66, Philadelphia, Pennsylvania 19105-0066, or by calling 215-574-6115.
- *Electronic Money*. Chicago, Illinois: Federal Reserve Bank of Chicago, n.d.

  NOTE: Teachers may order this publication by writing to Federal Reserve Bank of Chicago, Public Information Center, P.O. Box 834, Chicago, Illinois 60690, or by calling 312-322-5111.
- Green, D. Hayden. *Consumers in the Economy*, 2d ed. Cincinnati, Ohio: South-Western Publishing Company, 1988.
- *High School Financial Planning Program Instructor's Manual*. Denver, Colorado: The College for Financial Planning, 1988.
- *Introduction to Financial Services*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1989.

- Pitts, Joyce M. *Managing Your Personal Finances.* Home and Garden Bulletin No. HG-245. Washington, D.C.: United States Department of Agriculture, Extension Service, Agricultural Research Service, 1986.
- Ryan, Joan S. *Managing Your Personal Finances*, 2d ed. Cincinnati, Ohio: South-Western Publishing Company, 1990.
- Wyllie, Eugene D. et al. *Consumer Economics.* Cincinnati, Ohio: South-Western Publishing Company, 1988.

DID YOU KNOW? ANSWERS TO QUESTIONS ABOUT AUTOMATED TELLER MACHINES (ATMs)

Electronics has changed banking today, and the results are greater convenience and security for the consumer. There are several kinds of electronic banking, including direct deposit of checks, paying by telephone, and using the automated teller machine (ATM). The most visible form of electronic banking is the ATM. The first ATM in the United States was installed in 1968. Today, depository institutions (commercial banks, savings banks, savings and loan associations, and credit unions) operate more than 64,000 ATMs. More than 50 percent of American consumers have used an ATM at least once.

WHAT IS AN ATM?

- It is an electronic terminal.
- It provides around-the-clock banking in convenient locations.
- It offers customers most of the services available at teller windows.
- It often costs the user a fee for *each* transaction.

  NOTE: The fee is normally charged to the user's account.

HOW DOES AN ATM WORK?

- It is activated by a plastic access card given by a financial institution.

  NOTE: "Activated" means to "start up." The "access" card is also called a "debit" or "ATM" card. The financial institution issuing the access card may also be called the depository institution or card-issuing institution.

- It lets the card holder make account transactions through an electronic hookup.

  NOTE: A "transaction" is something that is "performed," "carried out," or "conducted." Transactions are restricted to those accounts or services offered by the financial institution providing the card.

WHAT DOES AN ATM ALLOW A CUSTOMER TO DO?

NOTE: Some ATMs may allow customers to do other things, such as reorder checks, request information, or send messages to the bank.

- Make deposits to the card holder's deposit accounts.

  NOTE: Deposit accounts are those into which an individual can deposit money and from which he or she can normally withdraw money.

- Withdraw cash from the card holder's deposit accounts.
- Transfer funds between the card holder's deposit accounts.
- Verify balances in deposit accounts.
- Make payments on credit card balances or installment loans.

  NOTE: Payments can only be made at an ATM owned and operated by the card holder's financial institution.

WHAT IS AN ATM NETWORK?

- It consists of several ATMs owned and operated by a group of institutions.
- It may be regional, national, or international.
- It allows customers to access their accounts by using ATMs owned and operated by other members of the network.

From *Electronic Banking for Today's Consumer*. Used with permission of the Federal Reserve Bank of Philadelphia.

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WHAT TO BEWARE OF WHEN USING AUTOMATED TELLER MACHINES (ATMs)

To prevent problems and get the most out of using ATMs, an individual can take the following precautions:

- Select a random number or letters for a personal identification number (PIN) if the bank permits the individual to choose his or her own number.

  NOTE: The PIN is used with the ATM card. Used together at an ATM machine, the PIN and ATM card permit access to the card holder's deposit accounts.

- Never use one's own name, address, birth date, social security number, or initials as a part of the PIN; a thief who has a person's ATM card might be able to guess personal data and gain access to a card holder's accounts.

- Never write the PIN on the ATM card.

- Memorize the PIN, and destroy the paper on which it is written.

  NOTE: The next best option is to hide the PIN in a safe location, separate from the ATM card. A safe location is a safe-deposit box—not a wallet or purse.

- Keep all ATM receipts with other financial records; compare the receipts with each monthly bank statement to make sure the statement is correct.

- Make complaints about problems with an ATM to the institution that issued the ATM card.

  NOTE: Responsibility for customer service rests with the institution that issued the card, not with the institution that provides the terminal. Most financial institutions offer a toll-free customer service number. The phone number is usually located on the back of the ATM card. A card holder should write down the customer service number and keep it in a safe place—in case his or her ATM card is stolen.

- Realize that some ATMs restrict *deposits* to certain geographic areas.

  EXAMPLE: Ability to make deposits only in the state where the card holder's financial institution has its main office

  NOTE: Even if deposits are restricted, it may be possible to make withdrawals, balance inquiries, and fund transfers at ATMs owned by other banks in the ATM network.

- Realize that it *may not* be possible to access certain types of special accounts through the ATMs of other banks in the network.

- Be safety-conscious when using an ATM.

  EXAMPLES: Have the access card and a deposit envelope ready on arriving at an ATM.

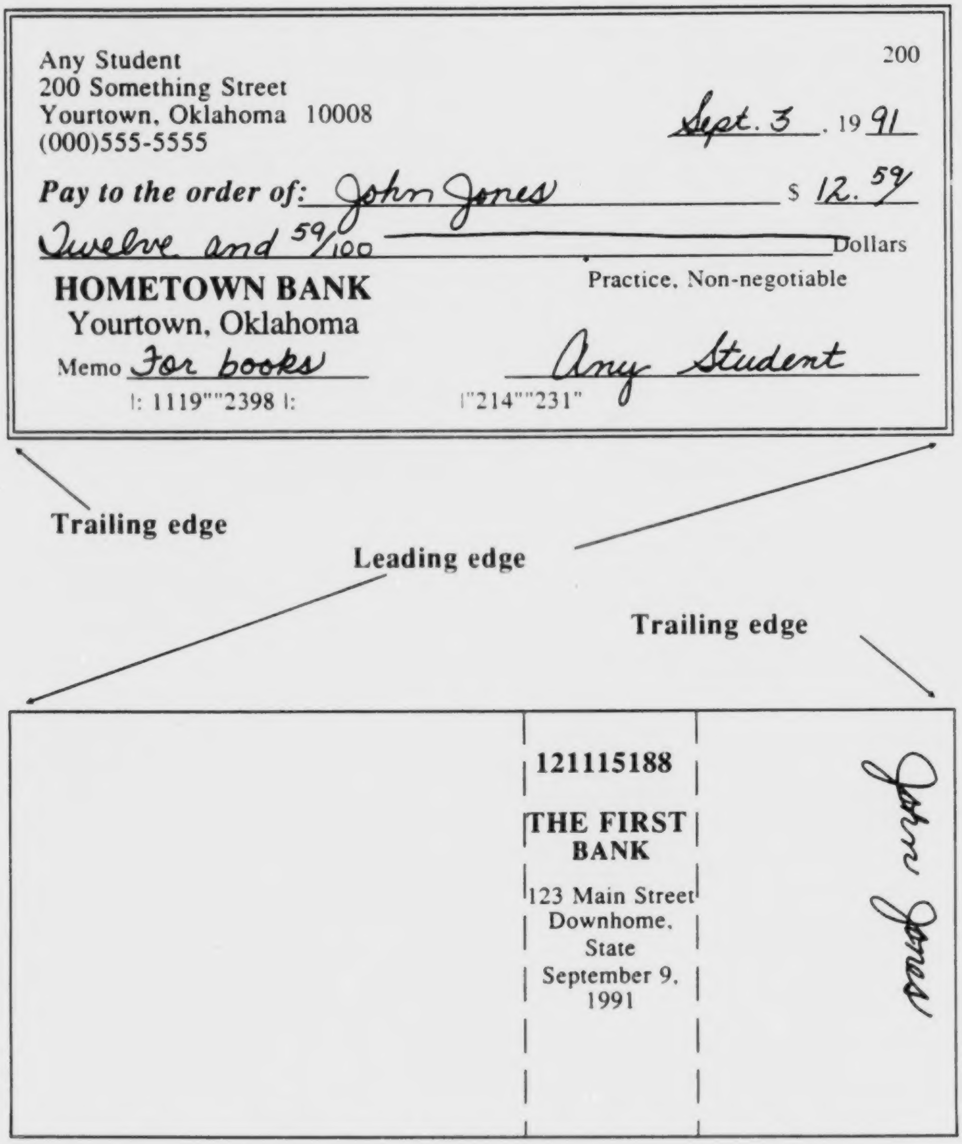
  Bring a friend along if making a transaction at night.

  Avoid making transactions late at night.

From *Electronic Banking for Today's Consumer*. Used with permission of the Federal Reserve Bank of Philadelphia.

ENDORSING CHECKS

The trailing edge of a check is located on the end where the words "Pay to the order of" are printed. Endorsements on all personal and business checks must be made on the back of the check, within 1 1/2 inches of the trailing edge. The remaining area on the back of the check is set aside for endorsements by financial institutions that handle the check along its journey to the check writer's account. A financial institution may refuse to accept a check that is not endorsed correctly.


Trailing edge
Leading edge
Trailing edge

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

200

Sept. 3, 1991

Pay to the order of: John Jones $ 12.59/

Twelve and 59/100 Dollars

Practice, Non-negotiable

HOMETOWN BANK
Yourtown, Oklahoma

Memo For books

Any Student

|: 1119""2398 |: |"214""231"

121115188

THE FIRST BANK

123 Main Street
Downhome, State
September 9, 1991

John Jones

OBJECTIVE 1

Match terms associated with financial services to their correct definitions.

- **Automated teller machine (ATM)**—Computer terminal connected to a bank's computer; allows an account holder to deposit, withdraw, and/or transfer money from one account to another by using an access card and a personal identification number (PIN)

  NOTE: The "access card" is also called an "ATM card" or "debit card." The card is plastic and looks like a credit card. The personal identification number (PIN) is a code that is used with the ATM card to gain access to an individual's accounts. An ATM user should keep his or her PIN a secret, hide the PIN in a safe place, and never keep the PIN with the ATM card. A safe place to keep a PIN is a safe deposit box—not a wallet or purse. Many financial institutions recommend that an individual memorize his or her PIN and then destroy the paper on which the PIN is written. ATM users should remember that if a thief has a person's ATM card and PIN, then that thief can gain access to the person's bank accounts.

- **Balance**—Difference between deposits and withdrawals in a bank account; amount of money in a bank account at a given time

- **Bank statement**—Bank's regular report of deposits, checks, ATM transactions, service charges, other charges, and account balance

- **Check**—Bank's official form allowing customer to withdraw money from a checking account

  NOTE: There are several kinds of checks. A "blank check" is one in which the payee's name and/or the amount of the check is missing. A "canceled check" is one that has been paid by the bank. A "personalized check" is one that has printed on its face a check number; the account holder's name, address, and phone number; and bank identification information. A "temporary check" is one used while waiting for personalized checks to be printed. On a temporary check, a person must write his or her name, address, and phone number in the upper left corner and the check number in the upper right corner.

- **Checking account**—Bank account against which depositor may write checks

  EXAMPLES: Individual account, joint account, budget account, interest-bearing checking account

- **Check register**—Booklet in which checking account transactions are recorded

- **Check stub**—Form attached to a check; used for recording checking account transactions

- **Currency**—Money that is used as a medium of exchange; term often used to refer to legal paper money instead of coins

- **Deposit**—Money placed in a bank account; act of putting money in an account

- **Earned interest**—Amount of money bank pays to depositor for use of depositor's money

  EXAMPLES: Interest-bearing checking account, savings account, certificate of deposit

- **Endorse**—To sign one's name on the back of a check in return for cash shown on the front of the check

- **Minimum balance**—Smallest sum of money an account holder is supposed to keep in an account

- **Outstanding check**—Check written but not received by the bank

- **Overdraft**—Check written for an amount greater than the balance in an account

  NOTE: An overdraft is sometimes referred to as an "NSF" (Not Sufficient Funds) check or a "bounced" check. The term "bounced" is used because the overdraft will first go to the bank and will then return (bounce back) to the payee and then to the account holder for payment. The bank and most businesses will charge the check writer fees for each overdraft.

- **Payee**—Person or company to whom a check is made payable

- **Reconcile**—To match the check register balance with the bank statement balance

- **Savings account**—Bank account used to save money; earns interest on money deposited

- **Service charge**—Amount charged to the customers for servicing an account

- **Signature card**—Card individual signs when opening a bank account

- **Stop payment**—Account holder's request that a specific check not be cashed or processed

- **Teller**—Bank employee working at the counter to assist customers

- **Withdrawal**—Money removed from a bank account

OBJECTIVE 2

Match types of financial institutions to their correct descriptions.

In the past, many financial institutions offered specialized services. Commercial banks offered variety, while credit unions and savings and loan associations focused on providing one or two special services to a select group of customers. Financial institutions still tend to be identified by their past specialties. But laws and economic conditions have allowed many credit unions and savings and loans to offer the same services that only commercial banks could offer a few years ago.

- **Commercial bank**—Owned by stockholders and operated for a profit; offers variety of financial services to individuals, businesses, and the government

  NOTE: The term "bank" is often used in a generic way to refer to any full-service financial institution. A full-service financial institution is one that offers a variety of financial services.

- **Consumer finance company**—Small business that lends money to people who may not have established credit ratings

- **Credit union**—Nonprofit organization owned and operated by workers with a common bond, such as similar occupations or the same employer

  NOTE: Because it is run by its members, a credit union usually has low operating costs; this allows a credit union to offer lower interest rates on loans and higher interest rates on savings accounts than many other financial institutions can offer.

- **Financial institution**—Business that receives, lends, borrows, and safeguards money

  EXAMPLES: Commercial banks, savings and loan associations, credit unions

- **Mutual savings bank**—Owned by its depositors and often offers higher interest rates than banks on savings accounts; exists only in the northeastern United States

- **Savings and loan association**—Accepts savings deposits from individuals and makes loans mainly for buying homes; often offers slightly higher interest rates than a bank on savings accounts

  NOTE: There are two kinds of savings and loan associations. The *mutual* savings and loan association is owned by the association's depositors and operated for the benefit of the depositors. The *stock* savings and loan association is similar to a commercial bank in that it is owned by stockholders and operated for a profit.

OBJECTIVE 3

Select from a list functions of a full-service bank.

A full-service bank is one that offers its customers a large variety of financial services. These services include:

- Receiving deposits
- Providing checking and savings accounts
- Transferring money from one account to another
- Making loans
- Advising customers on which services would be most beneficial
- Providing special services, often for a fee

  EXAMPLES: Traveler's checks, cashier's checks, money orders, certified checks, financial advice, safe-deposit boxes, travel services, discount brokerage services, bank credit cards, debit cards, certificates of deposit, electronic funds transfers (EFTs), federal insurance on deposits

OBJECTIVE 4

List functions of checking accounts.

If used properly, a checking account has several advantages, including the following:

- Offers a convenient way to buy goods and services and pay bills
- Provides legal proof of payment, with checks serving as receipts
- Protects money from theft or loss

  NOTE: Most banks offer their depositors federal- or state-sponsored insurance on accounts.
- Eliminates need for individual to carry large amount of cash
- Provides a record of money spent
- Allows access to other banking services

  EXAMPLES: Traveler's checks, ATM card
- Provides a record of transactions
- Serves as a credit reference

OBJECTIVE 5

Match types of checking accounts to their correct descriptions.

"Variety" describes the world of checking accounts. For instance, the names of checking accounts will vary with different banks. Minimum balances, service charges, and other checking account fees will also vary from one bank to another. Banks may also offer checking accounts other than those presented in this objective.

NOTE: When notifying customers of policy changes, including those to checking accounts, banks usually mail the information to their customers. For instance, if a bank will be increasing its checking account service fees or how much it charges for ATM transactions, the bank will probably mail the information to its customers. Customers should therefore *carefully read any information* that comes from their banks.

- **Budget account**—Requires no minimum balance but usually a monthly fee is charged for either the account and/or for each check written on the account

- **Interest-bearing checking account**—Combination savings and checking account

  NOTE: Interest is paid on money in the account as long as the account holder maintains a minimum balance, and the account holder is usually charged a service fee if the account falls below that minimum balance. The account holder is permitted to write checks on the account. This type of account is commonly called a NOW (Negotiable Order of Withdrawal) or Super NOW account. A Super NOW account pays higher interest rates than a NOW account, but requires a larger minimum balance.

- **Joint account**—Single account opened by two or more people

  NOTE: Budget accounts, interest-bearing checking accounts, and regular checking accounts may be opened as joint accounts.

- **Regular checking account**—Requires account holder to maintain a minimum balance in account; no service fee charged as long as minimum balance is maintained

- **Share draft account**—Checking account offered by credit unions

  NOTE: Credit union checking accounts are called share draft accounts because each withdrawal is made on a credit union member's *share* of ownership. A minimum balance or service fee may not be required on share draft accounts. Interest may be paid on the lowest monthly balance.

OBJECTIVE 6

Select from a list steps in opening a checking account.

A bank will ask an individual to follow a certain procedure in opening a checking account. Although the procedure may vary among banks, the following steps are commonly used:

NOTE: When opening bank accounts, a customer may be able to negotiate with a bank to lower service charges and fees charged to that person's accounts. To do this, the customer will probably have to talk with a bank officer. The customer will need to present reasons why the bank should offer the customer lower fees. Reasons might include that the customer is opening several accounts or will have long-term accounts with the bank. The individual must also be able to show that he or she will be a good customer (a person who wisely manages money and accounts). A young customer may need a parent's or guardian's help to negotiate for lower fees and service charges.

- Read information about fees the bank may charge to the account; ask the new accounts representative about anything that is unclear.

- Provide personal identification.

  EXAMPLES: Social security card, driver's license

- Fill out the signature card, giving personal information.

  EXAMPLES: Name, address, phone number, social security number

  CAUTION: An individual should always have a signature card on file in the bank in which he or she has an account. An account holder should also make sure he or she has a signature card for each account opened at a bank. Generally, a depositor's account is insured only if that depositor has a signature card for that account.

- Sign the signature card with the same name that will be written on checks.

  NOTE: A minor (a person less than 18 years old) must have a parent or guardian co-sign when opening an interest-bearing account. (A co-signer is a person who agrees to take responsibility for an account if the main signer fails to do so.) The bank needs the parent's or guardian's signature for tax purposes. A minor can open a checking account without a co-signer if the account does not bear interest.

- Deposit money using a check deposit slip.

  NOTE: On the deposit slip, list all currency (bills), coins, and checks to be deposited into the account. Checks must be endorsed before they can be deposited.

- Order personalized checks.

  NOTE: An account holder should inspect personalized checks to make sure the printed information is correct.

- Obtain temporary checks to use until the personalized checks are printed and received.

OBJECTIVE 7

Identify steps in writing a check.

By filling out a check correctly, the check writer ensures that his or her bank will cash the check and will help prevent anyone from altering the check. When writing a check, an individual should remember to use blue or black ink. The check writer should never use a pencil or a pen with erasable ink. The check writer should write clearly and fill in all blanks. If an individual makes a mistake when writing a check, he or she should destroy the check, write "VOID" next to the check number in the check register, and write a new check. The check writer should not cross out or erase mistakes. To keep good records and avoid having overdrafts, the check writer should record the check number and transaction in the check register and/or on the check stub immediately after writing the check. Steps in writing a check correctly include the following:
(Figure 1)

- Write the correct date. (1)

  NOTE: Most banks will not hold a postdated check (one on which a future date is written).

- Write the name of the payee. (2)

  NOTE: If the payee uses an ink stamp, the check writer should make sure the "Pay to the order of" line is stamped with the payee's name before the check writer leaves.

- Print in numerals the amount to pay. (3)

  NOTE: The check writer should place the decimal properly and write the amount close to the dollar sign so it cannot be changed.

- Write the numeral amount in words. (4)

  NOTE: Use the word "and" to separate dollars from cents. Use the word "only" and cross out the word "Dollars" when writing a check for less than one dollar. Write the amount of cents in one of three ways: number of cents/100, 00/100, or no/100. The check writer should write the amount in words as far left as possible and fill in the unused portion with a wavy or straight line so the amount cannot be changed. The written figure is the one that the bank refers to if there is any question about the amount.

  EXAMPLES: "Fifteen and no/100" or "Fifteen and 00/100" for a check of $15

  "Only 95/100" or "Only Ninety-five cents" for a check of 95 cents

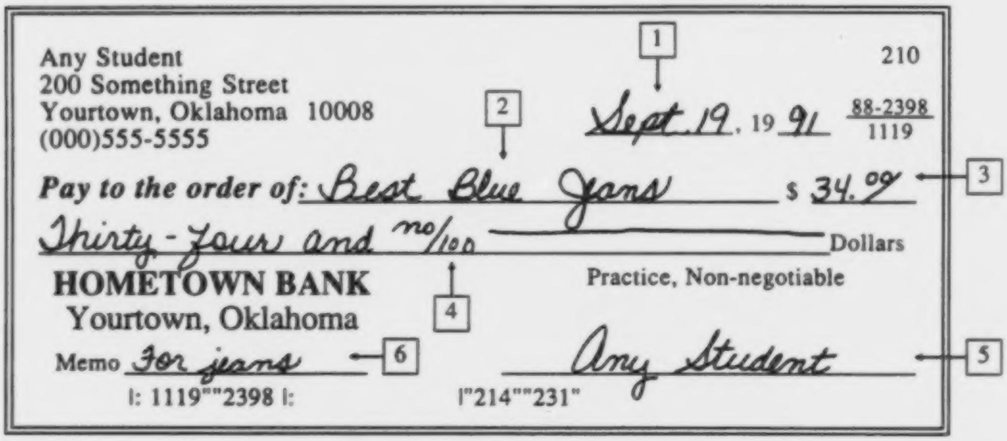
- Sign the check with the name used on the signature card when the account was opened. (5)

  NOTE: A check writer should never sign a blank check, because anyone can fill in the amount and cash it.

- Record the reason for writing the check on the "Memo" line. (6)

  NOTE: Writing the reason helps with recordkeeping.

FIGURE 1



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

210

Sept 19, 19 91

88-2398
1119

Pay to the order of: Best Blue Jeans $ 34.00

Thirty-Four and no/100 Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo For jeans

Any Student

I: 1119""2398 I: I"214""231"

OBJECTIVE 8 **Distinguish between types of check endorsements.**

Banks *always* require a check to be endorsed before it can be cashed. Banks *almost always* require a check to be endorsed to be deposited into an account. Banks *may* accept a check without an endorsement *only* if the whole amount of the check is being deposited into an account of the payee (the person to whom the check is written).

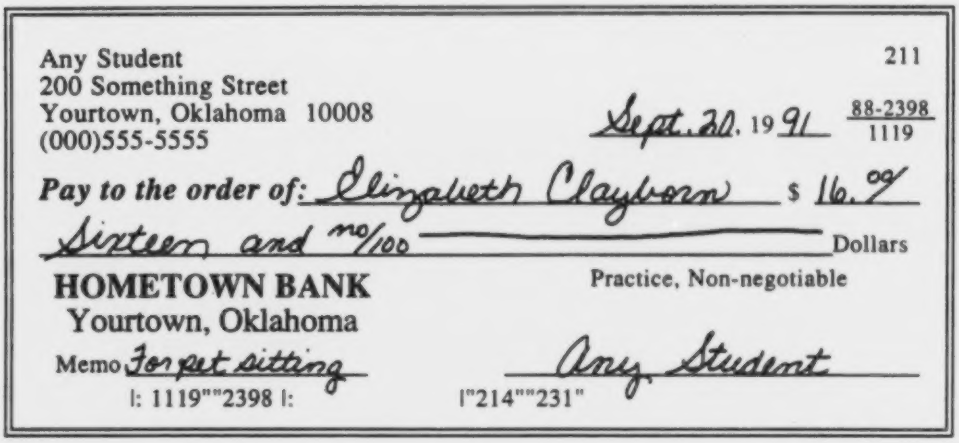
When endorsing a check, the payee(s) signs the back of the check. The endorsement(s) must be written in blue or black ink no more than 1 1/2 inches from the same end of the check on which "Pay to the order of" is printed. Four common check endorsements are:

NOTE: If the name of the payee is misspelled, the endorsement should include two signatures—one spelled like the name on the front of the check and the other spelled like the name that appears on the bank's records.

- **Blank endorsement**—Payee's signature or ink stamp; can be cashed by anyone (Figure 2)

  NOTE: An individual should never use a blank endorsement until he or she is ready to cash the check.

FIGURE 2



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

211

Sept. 20. 19 91

88-2398
1119

Pay to the order of: Elizabeth Clayborn $ 16.00

Sixteen and no/100 Dollars

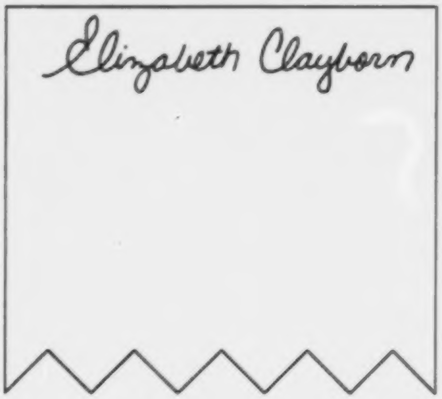
HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo For pet sitting

Any Student

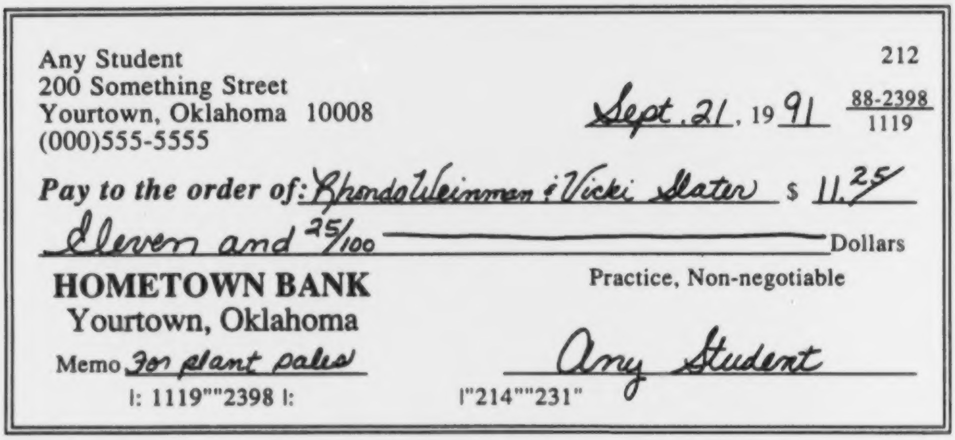
I: 1119""2398 I: I"214""231"



Elizabeth Clayborn

- **Joint endorsement**—Used when more than one person is named as payee; each payee must endorse the check for it to be cashed (Figure 3)

FIGURE 3



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

212

Sept. 21, 1991

88-2398
1119

Pay to the order of: Rhonda Weinman & Vicki Slater $ 11.25

Eleven and 25/100 Dollars

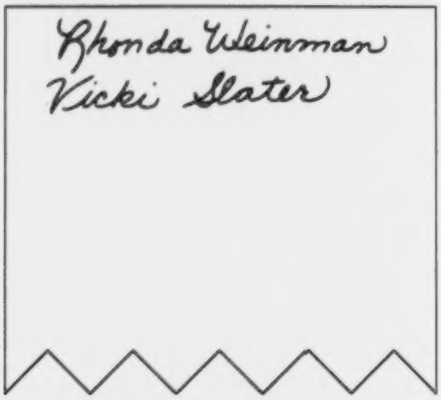
HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo For plant sales

Any Student

|: 1119""2398 |: |"214""231"

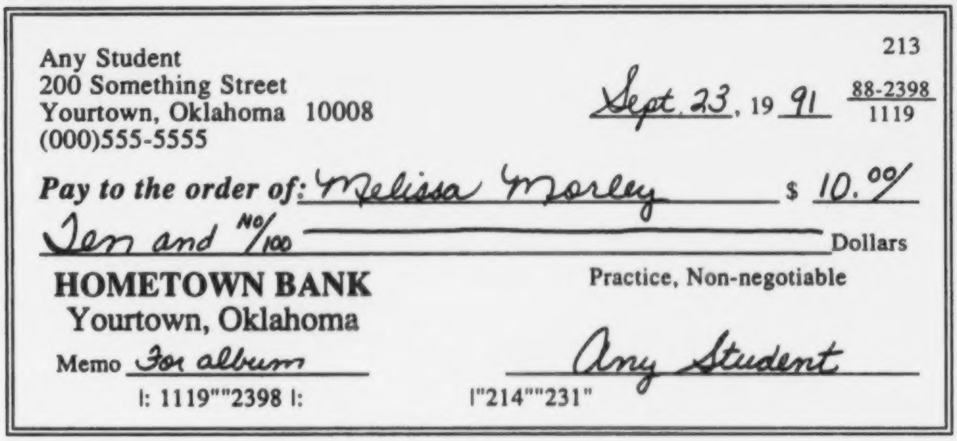


Rhonda Weinman
Vicki Slater

- **Restrictive endorsement**—Tells what to do with the check and includes payee's signature or ink stamp; check's use is restricted to purpose stated in endorsement (Figure 4)

  NOTE: "For deposit only" is the most common restrictive endorsement message. A restrictive endorsement is often used when banking by mail.

FIGURE 4



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

213

Sept. 23, 19 91

88-2398
1119

Pay to the order of: Melissa Morley $ 10.00/

Ten and NO/100 Dollars

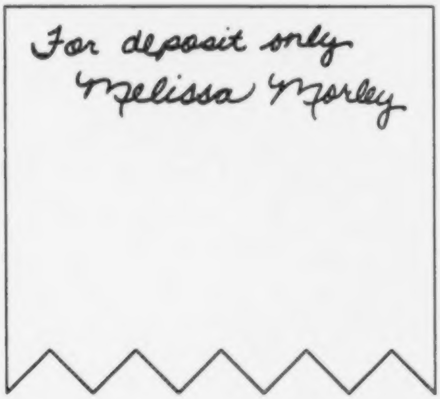
HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo For album

Any Student

|: 1119""2398 |: |"214""231"

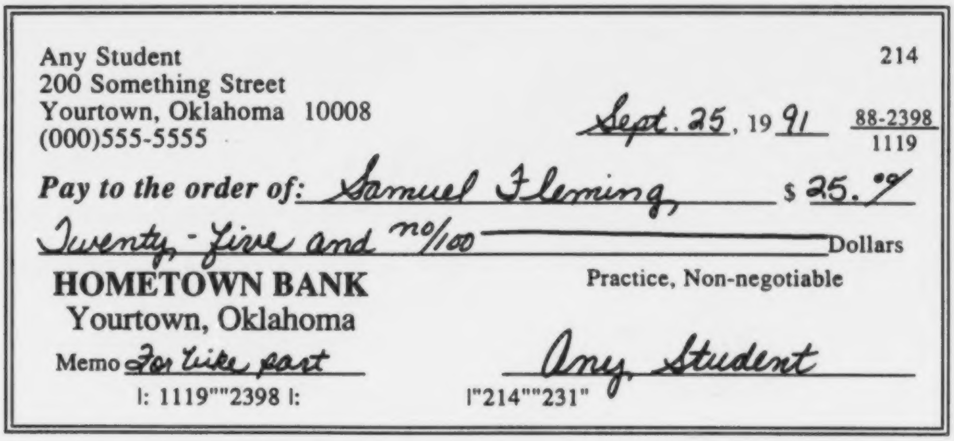


For deposit only
Melissa Morley

- **Special endorsement**—Transfers check to another person or business with phrase "Pay to the order of"; includes payee's signature or ink stamp (Figure 5)

  NOTE: A special endorsement is also called a "full endorsement."

FIGURE 5



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

214

Sept. 25, 1991

88-2398
1119

Pay to the order of: Samuel Fleming $ 25.00

Twenty-five and no/100 Dollars

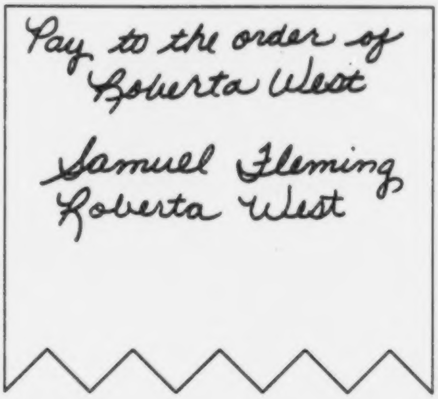
HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo For bike part

Any Student

⑆: 1119""2398 ⑆: ⑈"214""231"



Pay to the order of
Roberta West

Samuel Fleming
Roberta West

OBJECTIVE 9

Name ways to stop payment on a check.

If an account holder has a valid reason, he or she may request stop payment on a check. A valid reason might include having paid by check for faulty merchandise. Because stop payments cost the account holder an average of $10 to $20 per request, it is not a good idea to request stop payments very often. The following are common ways to stop payment on a check:

NOTE: Each bank will have its own requirements for making a stop payment.

- In writing

  NOTE: Written requests for stop payment may be made on a form available from the bank or in a formal letter. The bank should be consulted to determine which method it accepts. Both the form and letter must include the account holder's name and signature, the account number, check number, date the check was written, and payee's name. The form or letter should also explain why the account holder is requesting a stop payment.

- By phone, followed by written request

  NOTE: Phone requests for stop payment are temporary measures. To make it binding, a phone request must be followed by a written request.

OBJECTIVE 10

Name functions of savings accounts.

Savings accounts offer an individual who wants to save money several advantages. Savings accounts:

- Pay for unexpected expenses
- Are easy to open
- Provide convenient access to money
- Pay interest on deposited money
- Help an individual meet financial goals

- Are safe in that the amount of money originally deposited is usually returned

  NOTE: Service fees may be charged to the account. Before depositing money in a financial institution, an individual should be sure the institution has insurance to protect customers' deposits.

OBJECTIVE 11

Match types of savings accounts to their correct descriptions.

Savings accounts are often compared to structural foundations, because both offer support. A structural foundation supports a building, and a savings account helps support an individual's financial plans. This financial support is provided in two ways: First, savings accounts provide money to meet emergencies. Second, savings accounts provide money to pay for goals. Several kinds of savings accounts are available. Each person needs to determine which will best satisfy his or her needs.

- **Money-market deposit account**—Savings account that earns interest at a rate competitive with money market funds

  NOTE: A minimum deposit may be required. If the balance falls below a certain level, the interest rate may be reduced and a service fee may be charged. A money market fund pools money from different individuals. Experts who manage the funds invest the money in government securities such as Treasury bills.

- **Negotiable Order of Withdrawal (NOW) account**—Checking account that pays variable interest rates

  NOTE: Although a NOW account is technically a checking account, it allows someone who rarely uses it to save money. Someone who regularly withdraws from a NOW account may pay more in fees than the account earns in interest. NOW accounts are also called interest-bearing checking accounts and market interest accounts.

- **Passbook savings account**—Requires low minimum balance, is easy to use, and pays relatively low interest rates

- **Time account**—Requires investor to leave money in the account for certain amount of time

  EXAMPLE: Certificate of deposit

  NOTE: A time account pays a higher interest rate than do most passbook savings accounts.

OBJECTIVE 12

Identify steps in writing a deposit slip.

In filling out a check or savings deposit slip, an individual should write in blue or black ink and should never use a pencil or a pen with erasable ink. The individual making the deposit should also obtain a receipt with the account number and bank stamp on the receipt and should record the deposit in the check register or savings record book. Steps for writing a check or savings deposit slip include the following: (Figure 6)

- Write your name and address, if they are not preprinted. (1)
- Write the account number, if it is not preprinted. (2)
- Write the date the deposit is being made. (3)
- Total the amount of bills, and list beside "Currency." (4)
- Total the amount of change (coins), and list beside "Coin." (5)
- List the amount of each check separately in rows designated "List Checks Singly"; identify checks by writing the name listed on the front of each check next to the amount. (6)

  NOTE: An individual should endorse each check listed on the deposit slip. If needed, checks should be listed in the designated area on the back of the deposit slip. Checks should be cashed as soon as possible since checks more than six months old may not be honored by some banks.

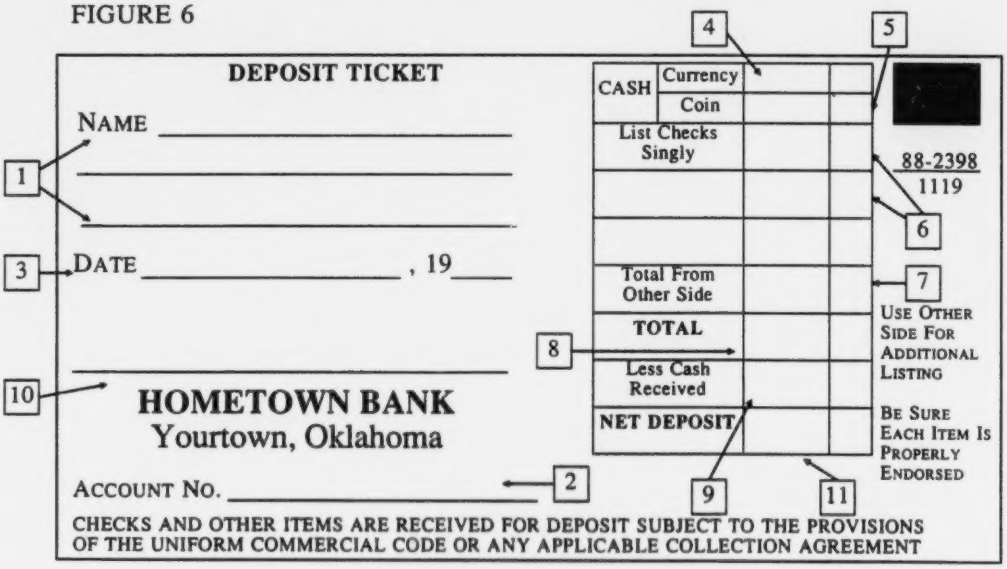
- Add check amounts from the back of the deposit slip, and enter the total in the row beside "Total From Other Side"; if no checks are listed on the back, draw a line through this row. (7)
- Add the amounts of currency, coin, and checks; enter the figure as "TOTAL." (8)
- Write the amount of money to be returned in cash next to "Less Cash Received"; if no money is returned, draw a line through this portion of the deposit slip. (9)

- Sign your name on the line to the left of "Less Cash Received" if you receive cash back; otherwise, leave the line blank or draw a line through this portion of the deposit slip. (10)

  NOTE: On many slips, this line is identified by a statement such as "Sign Here Only If Cash Received From Deposit."

- Subtract the amount of cash desired from "TOTAL," and enter the balance as "NET DEPOSIT" or "TOTAL DEPOSIT." (11)

FIGURE 6


4
5
1
6
3
7
8
10
2
9
11

DEPOSIT TICKET

NAME ____________________

____

____

DATE ______________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ____________________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

STEPS IN KEEPING A CHECK REGISTER

An accurate check register will help an account holder keep track of where his or her money is going. Although the appearance of check registers varies with different banks, the check register format used in this supplement is one which banks commonly provide.

An individual would also use procedures similar to those that follow for entering into a check register automated teller machine (ATM) deposits and withdrawals.

NOTE: Another means of recording a check is with a "carbonless copy" system. With a carbonless copy system, the check writer has a checkbook that contains original checks and copies of the original checks. When an individual writes a check, the writing is transferred by a material on the back of the original check to the copy underneath.

The carbonless copy system has two advantages.

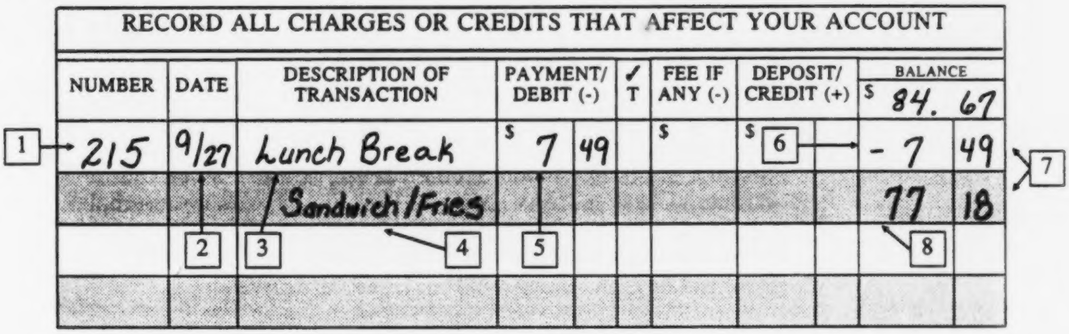
First, it can save a bank and its customers money. The bank saves money because it does not have to sort and mail its customers canceled checks. The customers do not need their canceled checks because they already have carbonless copies of each written check. The customers save money because the bank often charges lower account fees for those using the carbonless system. (As a precaution, most banks photograph each canceled check and keep that photograph on file—in case the customer needs a copy of a canceled check. After being photographed, the canceled checks are destroyed.)

A second advantage of the carbonless system is that the customer has easy access to checks he or she has written. This easy access can help a check writer quickly correct any mistakes in his or her check register.

Entering checks (Figure 7)

- Write the check number. (1)
- Write the date. (2)
- Write the name of the payee under the column heading "Description of Transaction." (3)
- Record the reason for writing the check. (4)
- Write the amount of the check in the "Payment/Debit" column. (5)
- Write the amount of the check in the "Balance" column under the previous balance in the light-colored space. (6)
- Subtract the check from the balance. (7)
- Record the balance in the check register under the "Balance" column in the dark-colored space. (8)

FIGURE 7



RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

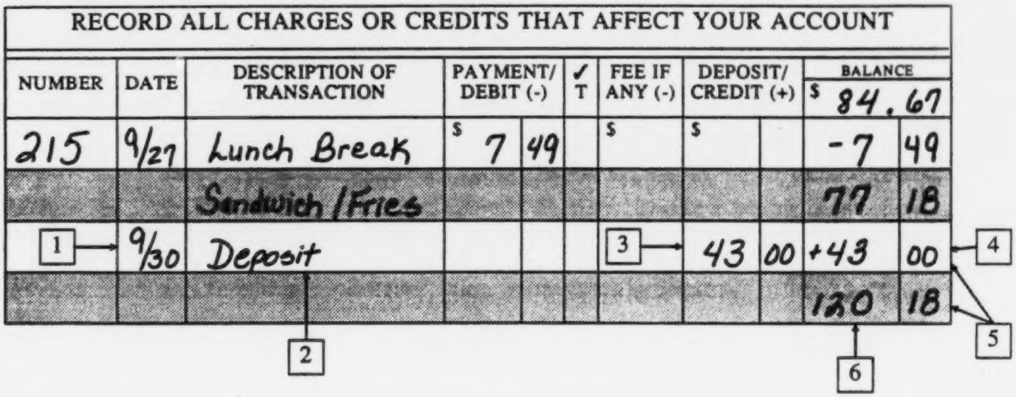
NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE $ 84.	67
215	9/27	Lunch Break	$ 7	49		$	$		- 7	49
		Sandwich/Fries							77	18

Entering deposits (Figure 8)

- Write the date. (1)
- Write the word "Deposit" next to the date under the heading "Description of Transaction." (2)
- Write the amount of the deposit in the "Deposit/Credit" column. (3)

- Write the amount of the deposit in the "Balance" column under the previous balance in the light-colored space. (4)
- Add the deposit to the balance. (5)
- Record the balance in the check register under the "Balance" column in the dark-colored space. (6)

FIGURE 8



RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 84.67	
215	9/27	Lunch Break	$ 7	49		$	$		-7	49
		Sandwich/Fries							77	18
	9/30	Deposit					43	00	+43	00
									120	18

Entering service charges (Figure 9)

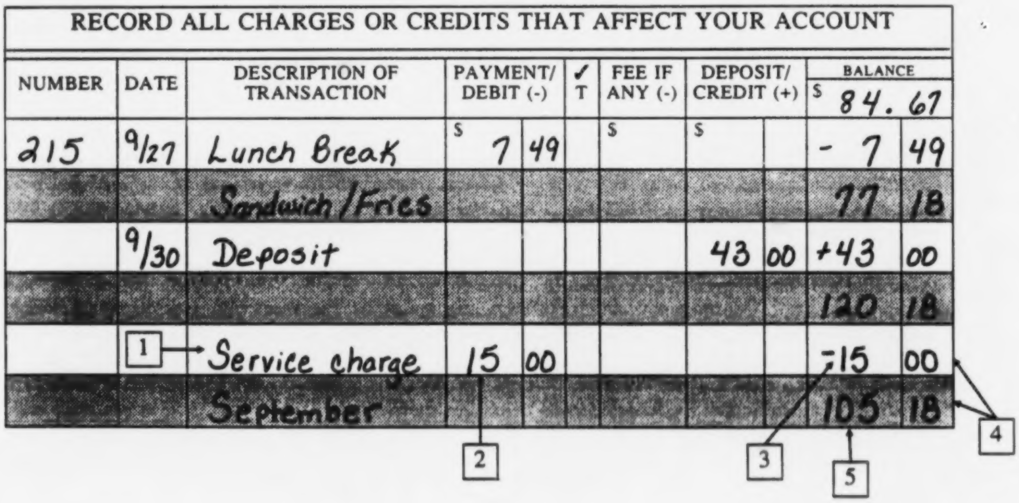
NOTE: Other charges (such as fees for using automated teller machines, writing overdrafts, or ordering new checks) would be recorded using steps similar to those that follow.

- Write the words "Service Charge" on the line under the "Description of Transaction" column heading in the register. (1)

  NOTE: The service charge (often abbreviated SC) is printed on the front of the bank statement. To keep track of a service charge, the account holder may want to record the month in which the service charge is deducted. Record the month in the space under "Service Charge."

- Write the amount of the service charge in the "Payment/Debit" column. (2)
- Write the amount of the service charge in the "Balance" column under the previous balance in the light-colored space. (3)
- Subtract the service charge from the balance. (4)
- Record the new balance in the check register under the "Balance" column in the dark-colored space. (5)

FIGURE 9



RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 84.	67
215	9/27	Lunch Break	$ 7	49		$	$		- 7	49
		Sandwich/Fries							77	18
	9/30	Deposit					43	00	+43	00
									120	18
		Service charge	15	00					-15	00
		September							105	18

STEPS IN WRITING A CHECK STUB

For recording checking transactions, people may use check stubs as an alternative to keeping a check register. Steps in recording transactions on check stubs include the following: (Figure 10)

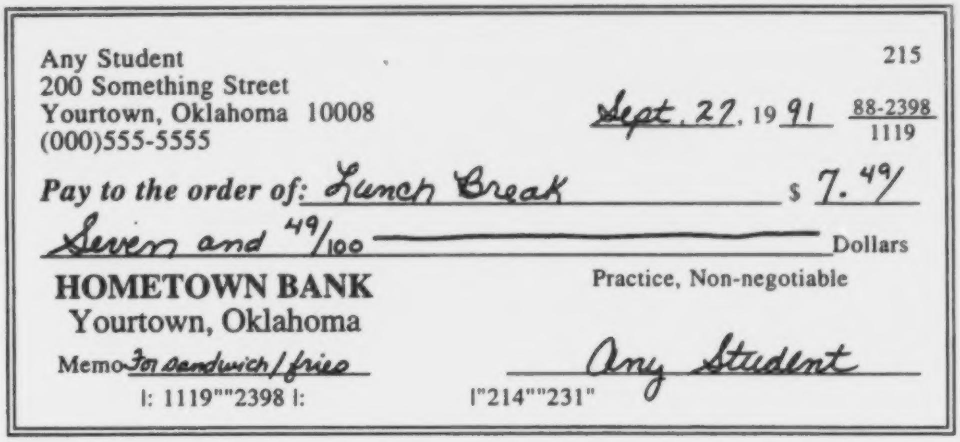
NOTE: When they appear on the monthly bank statement, transactions on check stubs should be checked (✓).

- Enter transactions on the check stub as soon as they are made. (1)

  NOTE: Information to enter includes the amount of the check in numbers (next to the "$"), the date (next to "DATE"), payee (next to "TO"), and a memo of why the check was written (next to "FOR").

- Write the balance from the previous stub on the line next to "BAL FOR'D" (an abbreviation for Balance Forward). (2)
- Record the amount of all unrecorded deposits made before the check was written. (3)
- Add together the balance forward and deposits and enter as "TOTAL." (4)
- Enter the amount of the check next to "THIS CHECK." (5)
- List any service charges or other deductions. (6)
- Add together "THIS CHECK" and "OTHER DEDUCTIONS." (7)
- Subtract "THIS CHECK" and "OTHER DEDUCTIONS" sum from the "TOTAL" and enter as second "BAL FOR'D." (8)

FIGURE 10



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

215

Sept. 27, 19 91

88-2398
1119

Pay to the order of: Lunch Break $ 7.49/

Seven and 49/100 Dollars

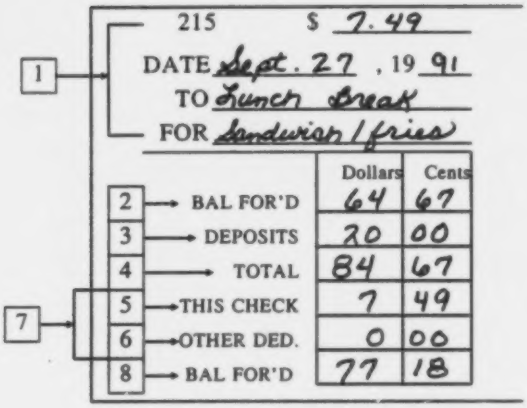
HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo for sandwich/fries

Any Student

|: 1119""2398 |: |"214""231"



215 $ 7.49
DATE Sept. 27 , 19 91
TO Lunch Break
FOR Sandwich/fries

	Dollars	Cents
2 → BAL FOR'D	64	67
3 → DEPOSITS	20	00
4 → TOTAL	84	67
5 → THIS CHECK	7	49
6 → OTHER DED.	0	00
8 → BAL FOR'D	77	18

STEPS IN RECONCILING A BANK STATEMENT WITH A CHECK REGISTER

Most financial institutions regularly send customers statements of their accounts. The checking account statement lists:

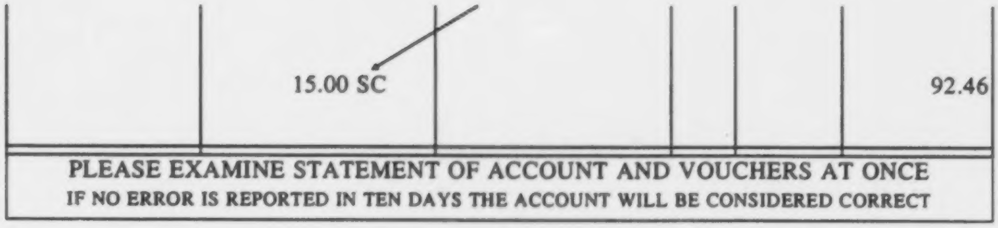
- Checks received and processed by the bank and the date the checks were processed
- Deposits made through tellers and the dates of the deposits
- Amounts, dates, and locations of automated teller machine (ATM) transactions
- Service charges and other fees
- Interest earned

In reconciling a bank statement, an account holder will compare the monthly statement to his or her check register. The account holder will make sure checks, deposits, service charges, other charges, ATM withdrawals and deposits, and balances in the statement and register match. To minimize the amount of time and effort needed to reconcile a bank statement, the account holder should proceed with the following steps soon after the bank statement arrives in the mail:

NOTE: For additional help in reconciling a bank statement, the account holder should read the instructions on the back of the statement. An account holder would follow steps similar to those that follow when reconciling a bank statement with check stubs.

- Locate the service charge (SC) on the front of the bank statement. (Figure 11)

FIGURE 11



15.00 SC

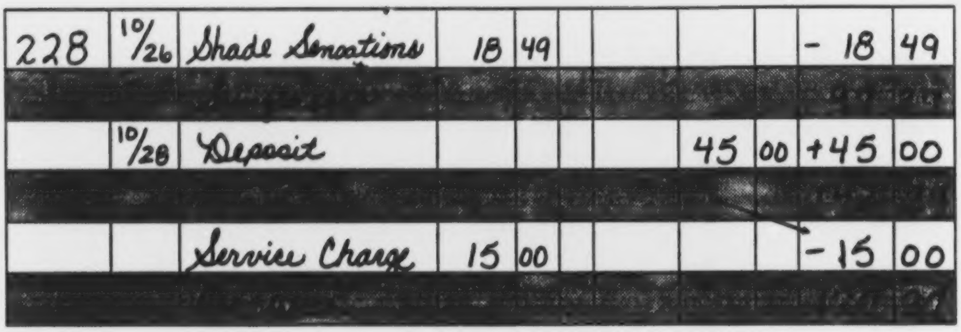
92.46

PLEASE EXAMINE STATEMENT OF ACCOUNT AND VOUCHERS AT ONCE
IF NO ERROR IS REPORTED IN TEN DAYS THE ACCOUNT WILL BE CONSIDERED CORRECT

- Subtract the service charge from the balance in the check register. (Figure 12)

  NOTE: If the checking account draws interest, the interest should be added at this point.

FIGURE 12

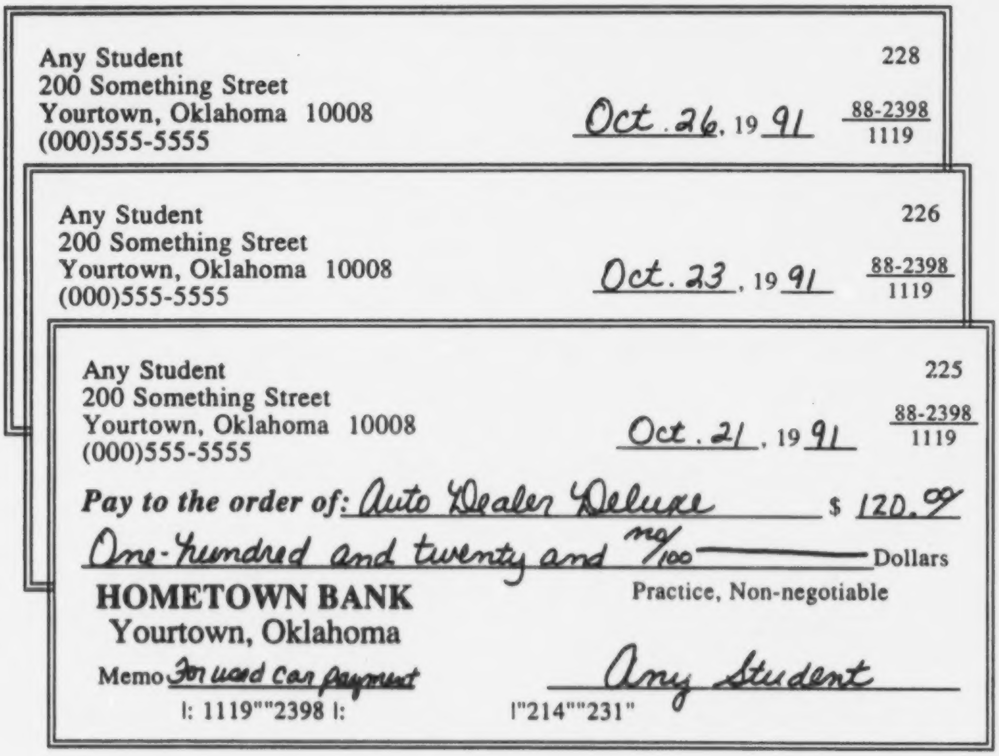


228	10/26	Shade Sensations	18	49					- 18	49
	10/28	Deposit					45	00	+45	00
		Service Charge	15	00					-15	00

- Arrange the canceled checks numerically. (Figure 13)

  NOTE: To save themselves and their customers money, many banks have stopped mailing canceled checks to account holders. Instead, customers use checkbooks that have original checks and carbonless copies of each check. The carbonless copies replace the canceled checks. (See Supplement 1 for more information on carbonless copies.)

FIGURE 13



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

228

Oct. 26, 1991

88-2398
1119

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

226

Oct. 23, 1991

88-2398
1119

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

225

Oct. 21, 1991

88-2398
1119

Pay to the order of: Auto Dealer Deluxe $ 120.00

One-hundred and twenty and no/100 Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo For used car payment

Any Student

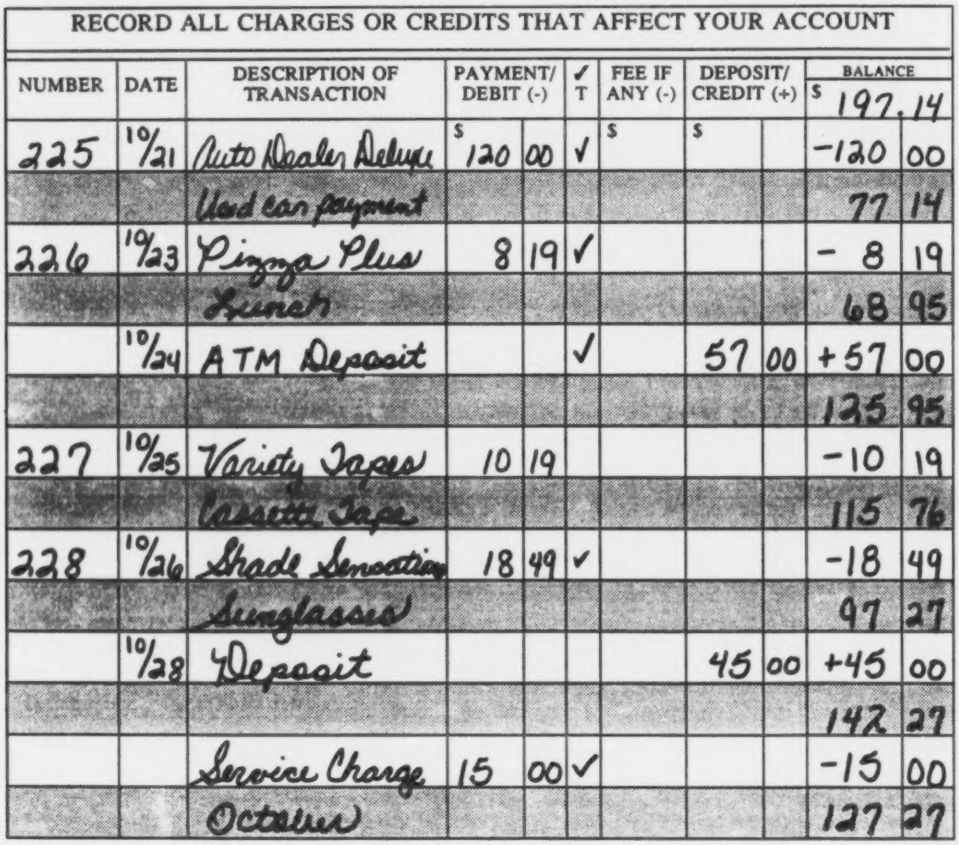
I: 1119""2398 I: I"214""231"

- Compare the amounts of bank fees and interest, ATM transactions, canceled checks, and deposits shown in the bank statement with the amounts recorded in the check register.

- Check (✓) all canceled checks, deposits, recorded ATM transactions, the service charge, and any interest in the check register in the appropriate column. (Figure 14)

  NOTE: An individual should not check off ATM transactions that are not recorded on the bank statement.

FIGURE 14



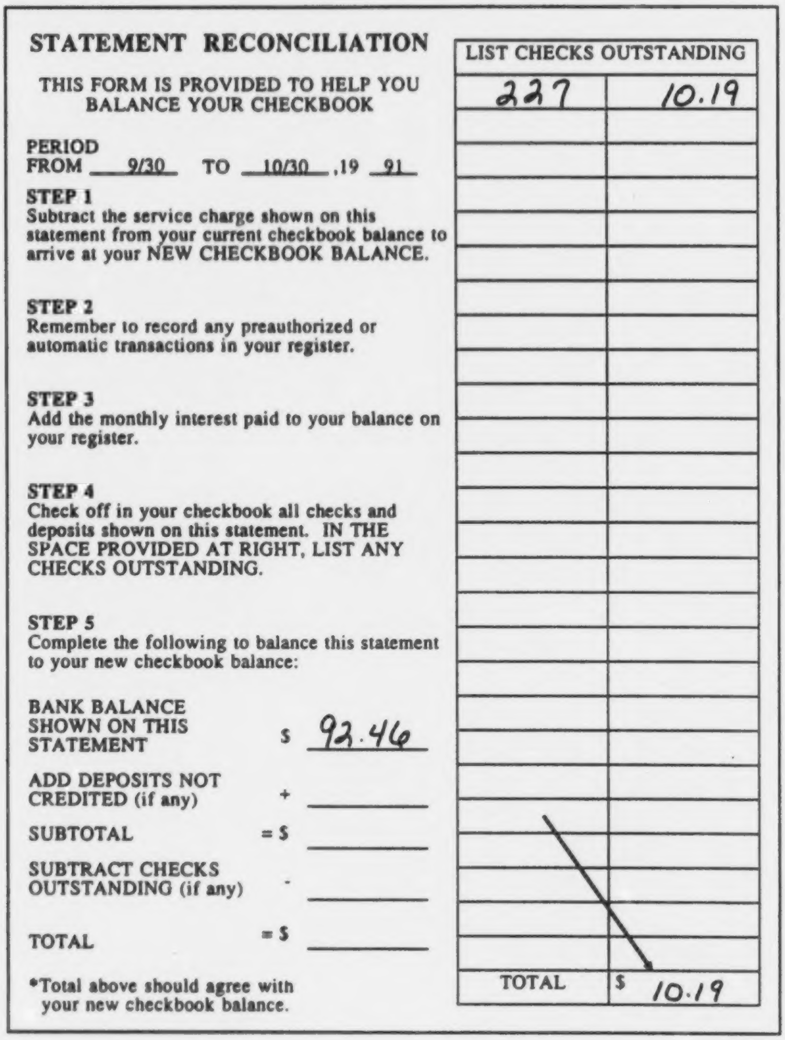
RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 197.14	
225	10/21	Auto Dealer Deluxe	$ 120	00	✓	$	$		-120	00
		Used car payment							77	14
226	10/23	Pizza Plus	8	19	✓				- 8	19
		Lunch							68	95
	10/24	ATM Deposit			✓		57	00	+57	00
									125	95
227	10/25	Variety Tapes	10	19					-10	19
		Cassette Tape							115	76
228	10/26	Shade Sensation	18	49	✓				-18	49
		Sunglasses							97	27
	10/28	Deposit					45	00	+45	00
									142	27
		Service Charge	15	00	✓				-15	00
		October							127	27

- On the back of the bank statement, list and add the total outstanding checks and outstanding ATM withdrawals; list each check number and amount and/or each ATM withdrawal amount and date. (Figure 15)

  NOTE: Double-check preceding statement periods in the checkbook register for outstanding checks. Even if a check was written two or three months earlier, if it is still outstanding, it must be listed on the reconciliation form. All checks written or ATM withdrawals made after the bank statement's closing date will be outstanding.

FIGURE 15



STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK

PERIOD
FROM 9/30 TO 10/30 ,19 91

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

BANK BALANCE SHOWN ON THIS STATEMENT $ 92.46
ADD DEPOSITS NOT CREDITED (if any) + ______
SUBTOTAL = $ ______
SUBTRACT CHECKS OUTSTANDING (if any) - ______
TOTAL = $ ______

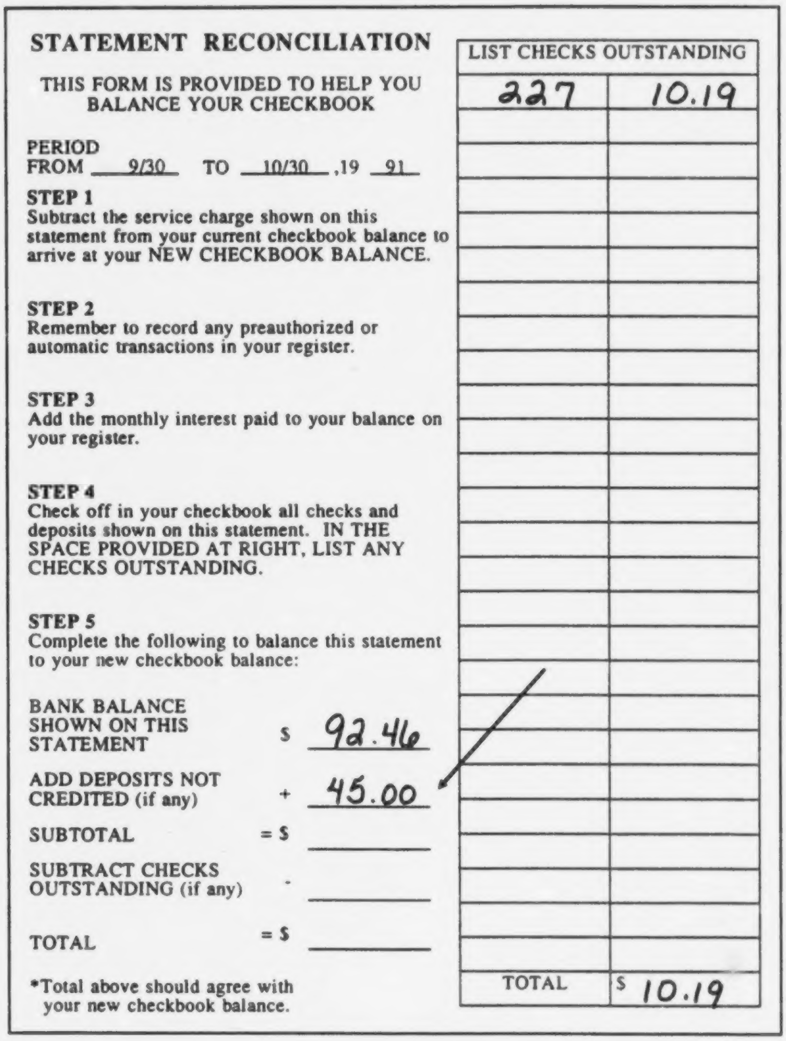
*Total above should agree with your new checkbook balance.

LIST CHECKS OUTSTANDING	
227	10.19
TOTAL	$ 10.19

- On the back of the bank statement, add together the total outstanding deposits. (Figure 16)

  NOTE: This includes deposits made with check deposit slips and automated teller machines (ATMs). The account holder may first have to list and add total deposits on scratch paper. Many bank statements do not have room to list outstanding deposits.

FIGURE 16



STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK

PERIOD
FROM 9/30 TO 10/30 ,19 91

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

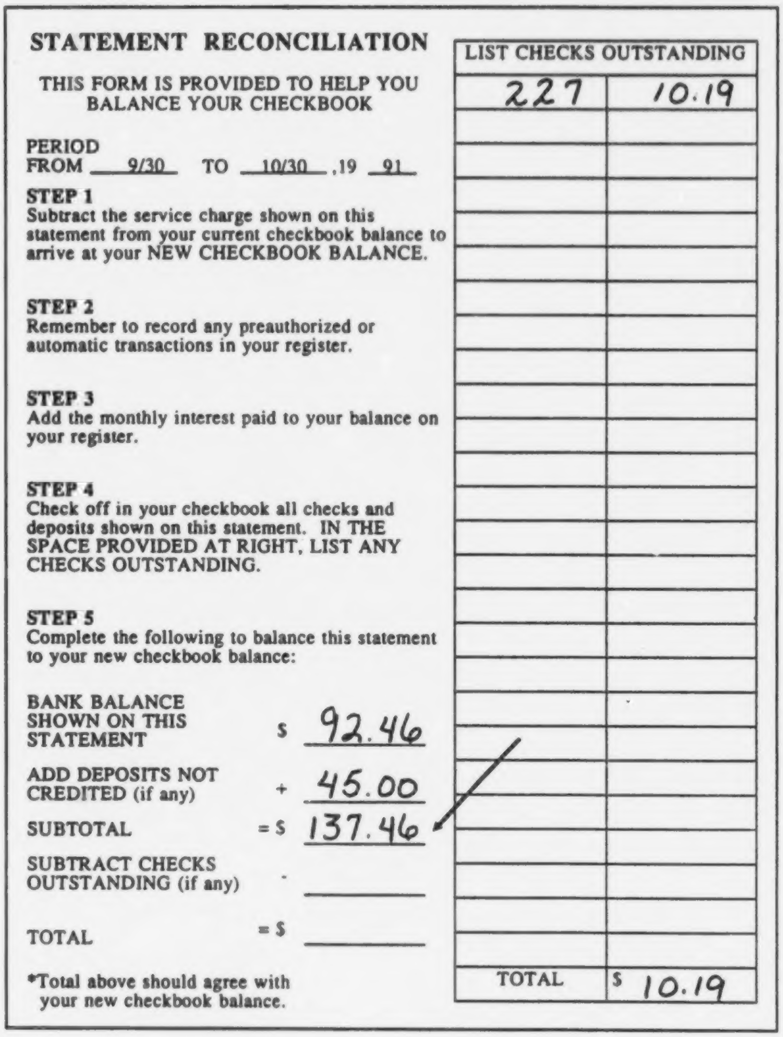
BANK BALANCE SHOWN ON THIS STATEMENT $ 92.46
ADD DEPOSITS NOT CREDITED (if any) + 45.00
SUBTOTAL = $ ______
SUBTRACT CHECKS OUTSTANDING (if any) - ______
TOTAL = $ ______

*Total above should agree with your new checkbook balance.

LIST CHECKS OUTSTANDING	
227	10.19
TOTAL	$ 10.19

- On the back of the bank statement, add the total outstanding deposits to the balance shown on the statement. (Figure 17)

FIGURE 17



STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK

PERIOD
FROM 9/30 TO 10/30 ,19 91

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

BANK BALANCE SHOWN ON THIS STATEMENT $ 92.46

ADD DEPOSITS NOT CREDITED (if any) + 45.00

SUBTOTAL = $ 137.46

SUBTRACT CHECKS OUTSTANDING (if any) - ______

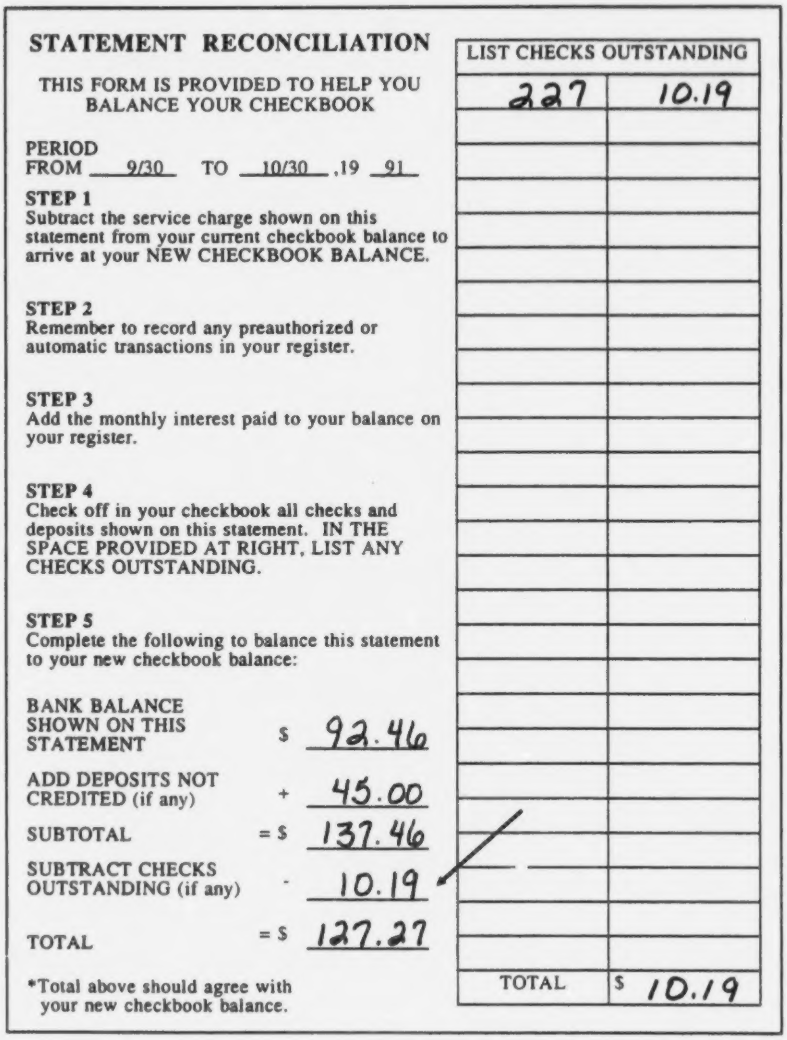
TOTAL = $ ______

*Total above should agree with your new checkbook balance.

LIST CHECKS OUTSTANDING	
227	10.19
TOTAL	$ 10.19

- On the back of the bank statement, subtract the total of outstanding checks and ATM withdrawals from the total of the bank balance and the outstanding deposits. (Figure 18)

FIGURE 18



STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU
BALANCE YOUR CHECKBOOK

PERIOD
FROM 9/30 TO 10/30 ,19 91

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

BANK BALANCE SHOWN ON THIS STATEMENT	$	92.46
ADD DEPOSITS NOT CREDITED (if any)	+	45.00
SUBTOTAL	= $	137.46
SUBTRACT CHECKS OUTSTANDING (if any)	-	10.19
TOTAL	= $	127.27

*Total above should agree with your new checkbook balance.

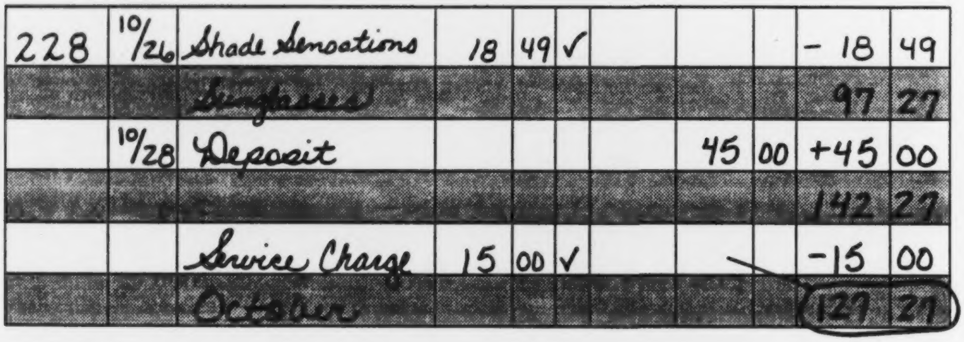
LIST CHECKS OUTSTANDING	
227	10.19
TOTAL	$ 10.19

- Make sure that the adjusted checkbook balance and adjusted bank balance are the same.

  NOTE: If the two figures do not match, the account holder should double-check arithmetic on the reconciliation form and in the register. The account holder should also try matching the amount listed for each check or deposit and each ATM deposit or withdrawal on the statement against the amount listed in the register. For instance, an account holder may have written $18.00 instead of $18.50 in the register.

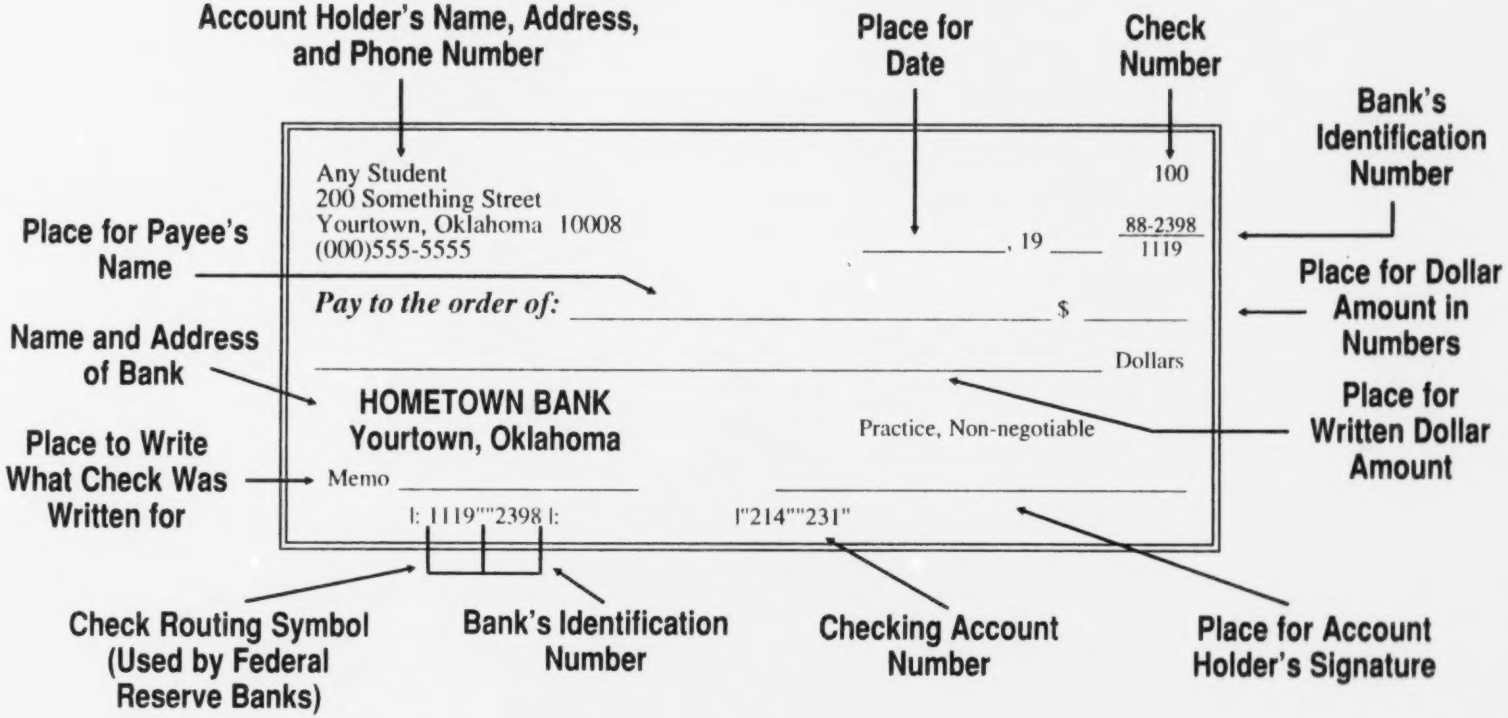
- Circle the checkbook total to show that the adjusted checkbook balance and adjusted bank balance match. (Figure 19)

FIGURE 19



228	10/26	Shade Sensations	18	49	✓				- 18	49
		Sunglasses							97	27
	10/28	Deposit					45	00	+45	00
									142	27
		Service Charge	15	00	✓				-15	00
		October							127	27

BLANK PERSONAL CHECK



Account Holder's Name, Address, and Phone Number

Place for Date

Check Number

Bank's Identification Number

Place for Payee's Name

Place for Dollar Amount in Numbers

Name and Address of Bank

Place for Written Dollar Amount

Place to Write What Check Was Written for

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

100

_____________, 19 _____ 88-2398/1119

Pay to the order of: ______________________________ $ ________

____ Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo ____________________ ____________________________

I: 1119""2398 I: I"214""231"

Check Routing Symbol (Used by Federal Reserve Banks)

Bank's Identification Number

Checking Account Number

Place for Account Holder's Signature

TRANSPARENCY MASTER 1 - Foundations for Living II
H1-55

BLANK CHECK REGISTER

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$	
			$			$	$			

CHECK WITH STUB

231 $ ____________

DATE ____________, 19 ____

TO ____________

FOR ____________

	DOLLARS	CENTS
BAL FOR'D		
DEPOSITS		
TOTAL		
THIS CHECK		
OTHER DED.		
BAL FOR'D		

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

231

____________, 19 ____ 88-2398/1119

Pay to the order of: ____________________ $ ________

____________________________________ Dollars

Practice, Non-negotiable

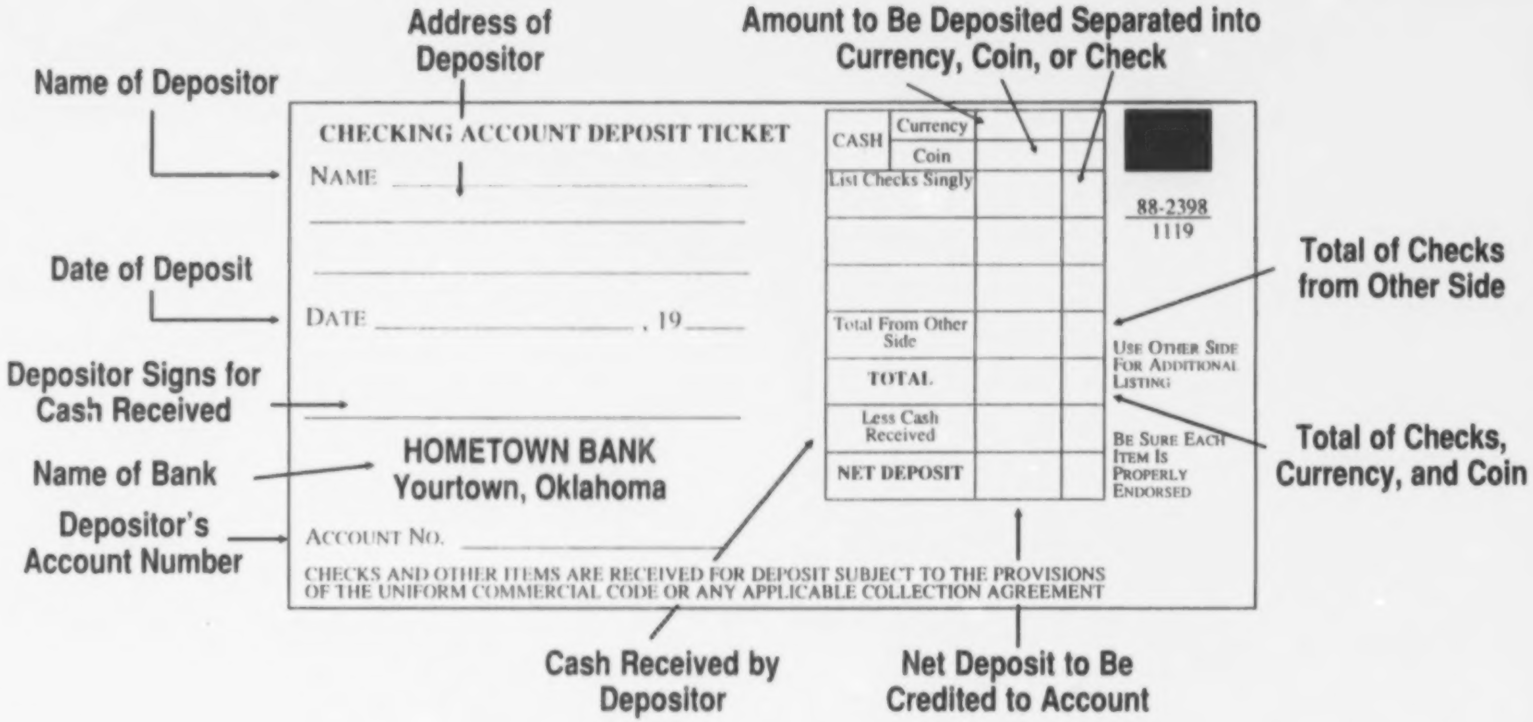
HOMETOWN BANK
Yourtown, Oklahoma

Memo ____________ ____________________

I: 1119""2398 I: I"214""231"

TRANSPARENCY MASTER 3 - Foundations for Living II
H I - 59

DEPOSIT SLIP
(Front)



Name of Depositor

Address of Depositor

Amount to Be Deposited Separated into Currency, Coin, or Check

Date of Deposit

Total of Checks from Other Side

Depositor Signs for Cash Received

Name of Bank

Total of Checks, Currency, and Coin

Depositor's Account Number

Cash Received by Depositor

Net Deposit to Be Credited to Account

CHECKING ACCOUNT DEPOSIT TICKET

NAME ______________________

____

____

DATE ________________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ______________________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

TRANSPARENCY MASTER 4 - Foundations for Living II
H I - 61

TRANSPARENCY MASTER 5 - Foundations for Living II
HI - 63

BANK STATEMENT
(Front)

HOMETOWN BANK **Yourtown, Oklahoma – 10008**
(000) 555-5555

STATEMENT DATE	699	T
	8	I
CHECKING ACCT. #	07	28
	F	26

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

PAGE
1 OF 1

CHECKING ACCOUNT STATEMENT

Balance Last Statement	Total Amount of Checks Paid	No. of Checks Paid	No. of Deposits	Total Amount of Deposits Made	Service Charges	Balance This Statement

DATE	IDEN. NUMBER	TRANSACTION AMOUNT	BALANCE	TRANSACTIONS DESCRIPTION
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

PLEASE EXAMINE STATEMENT OF ACCOUNT AND VOUCHERS AT ONCE

IF NO ERROR IS REPORTED IN TEN DAYS THE ACCOUNT WILL BE CONSIDERED CORRECT

↑ LAST AMOUNT IN THIS COLUMN IS YOUR BALANCE

KEY

SC – SERVICE CHARGE	CC – CERTIFIED CHECK	OD – OVERDRAFT
EC – ERROR CORRECTED	DM – DEBIT MEMO	NC – NO COUNT
RT – RETURNED ITEM	CM – CREDIT MEMO	LS – TOTAL OF SEVERAL ITEMS

KINDLY NOTIFY THIS BANK IMMEDIATELY OF CHANGE OF ADDRESS

841

TM 5

842

BANK STATEMENT
(Back)

STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK

PERIOD
FROM ________ TO________ ,19____

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

BANK BALANCE SHOWN ON THIS STATEMENT $ __________
ADD DEPOSITS NOT CREDITED (if any) + __________
SUBTOTAL = $ __________
SUBTRACT CHECKS OUTSTANDING (if any) - __________
TOTAL = $ __________

*Total above should agree with your new checkbook balance.

LIST CHECKS OUTSTANDING	
TOTAL	$

ASSIGNMENT SHEET 1

BANKING ESSENTIALS

H I

NAME ______________________________ SCORE _______

OBJECTIVE 13

Write checks.

INTRODUCTION

Writing checks is a privilege that involves care and trust. When a bank issues checks, the bank trusts the account holder to write checks carefully. With a clearly written check, the bank will be able to process checks quickly and without questions. The payee also expects a check writer to fill out checks properly. With a carefully written check, the payee should not have any problems collecting the amount of money written on the check. The check writer also benefits by writing checks carefully. A misplaced decimal point or messy handwriting might mean the check writer makes a $1000 payment instead of a $10.00 payment.

DIRECTIONS

With this assignment, demonstrate your ability to write checks correctly. Fill in the blank checks in Parts I through V with the given information. Write the checks in blue or black ink. Fill in all spaces, and write clearly. Fill in the check register provided after each check. For help, refer to Objective 7 and Supplement 1.

Data Analysis and Display Skills

- Record data

Functional Math Skills

- Perform banking transactions

Language Skills

- Use correct spelling

Functional Writing Skills

- Complete forms and records

Part I

Date: October 11, 1991

Payee: Manuel's Clothing Store

Amount: $15.59

Signature: Your name

Memo: For shorts

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

301

__________, 19____ 88-2398/1119

Pay to the order of:______________________________ $________

____ Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo____________________ ____________________________

|: 1119""2398 |: |"214""231"

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 100.00	
			$			$	$			

Part II

Date: October 14, 1991

Payee: Enchilada Eatery

Amount: $7.23

Signature: Your name

Memo: For lunch

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

302

________, 19___ 88-2398/1119

Pay to the order of:________________________ $______

______________________________________ Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo________________ ______________________

|: 1119""2398 |: |"214""231"

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT										
NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 100.00	
			$			$	$			

Part IV

You pay Delightful Delicacy Caterers $50.47 to provide food for a party celebrating your parents' 25th wedding anniversary. You pay the caterers on the night of the celebration, October 17, 1991.

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

304

88-2398
1119

__________ , 19___

*Pay to the order of:*______________________________ $______

____ Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo________________ ______________________________

|: 1119""2398 |: |"214""231"

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT										
NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$100.00	
			$			$	$			

Part V

You write a $43.67 check to All Pets Clinic to pay for your cat's vaccinations. You pay the clinic on October 23, 1991.

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

305

88-2398
1119

__________ , 19____

Pay to the order of: ______________________________ $________

____ Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo____________________ ______________________________

|: 1119""2398 |: |"214""231"

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 100.00	
			$			$	$			

ASSIGNMENT SHEET 2

BANKING ESSENTIALS

H I

NAME ______________________________ SCORE _______

OBJECTIVE 14

Write check deposit slips.

INTRODUCTION

A check deposit slip provides a depositor and the bank with a record of money and checks deposited in a person's checking account. Before depositing checks, an individual must first endorse each check. A depositor should also receive a receipt of the deposit—printed with the depositor's account number, the amount of the deposit, and the bank's name and address.

DIRECTIONS

Fill out the checking account deposit slips in Parts I through V with the given information. For Parts III through V, use the address and account number given in Parts I and II. Write clearly. Use blue or black ink. Be sure to write the name of each check's owner next to the amounts. Fill in the check register given after each deposit slip. For help, refer to Objective 12 and Supplement 1.

Data Analysis and Display Skills

- Record data

Functional Math Skills

- Perform banking transactions

Operation and Calculation Skills

- Calculate with decimals

Functional Writing Skills

- Complete forms and records

Part I

Name: Your name
Account number: 569-09-6798
Address: 200 Something Street, Yourtown, Oklahoma 10008
Date: October 4, 1991
Currency (bills): $13.00
Coin (change): $5.25
Check: For $10.00 from Maria, for baby-sitting her two children
Total checks from other side: None (draw a straight line)
Total: Enter total of currency, coin, and checks
Less cash received: None (draw a straight line)
Signature: Not needed since no cash is returned
Net Deposit: Add currency, coin, and checks

CHECKING ACCOUNT DEPOSIT TICKET

NAME ______________________

____

____

DATE ________________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ______________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$50.00	
			$			$	$			

Part II

Your address is 200 Something Street, Yourtown, Oklahoma 10008. It is October 7, 1991. You have a check from your father for $20.00 and another check from Outdoor Goods, Inc., for $125.00. Your sister owes you money. She pays you back with $2.50 in change. You want to deposit the checks and change in your checking account and to receive back $20.00 in bills. Your account number is 569-09-6798.

CHECKING ACCOUNT DEPOSIT TICKET

NAME ____________________

____

____

DATE ______________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ____________________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)	✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)	BALANCE $ 50.00
			$		$	$	

Part III

On October 15, 1991, you collect $200.00 in bills and $15.00 in change from the store, Crafts 'N Clothes. You are one of several people who display and sell handmade crafts and clothes at the local outlet. You deposit the money on the same day you collect it.

CHECKING ACCOUNT DEPOSIT TICKET

NAME ______________________________

____

____

DATE ____________________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ____________________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)	✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)	BALANCE
							$ 50.00
			$		$	$	

Part IV

On October 24, 1991, you collect four $20 bills from your parents for helping them paint the house; $19.00 in change from tips at work; a $10.00 check from Mrs. Ortega, the school principal, for baby-sitting her two children; and a $15.00 check from Mrs. Taft, a home economics instructor, for watering her plants and feeding her dogs and cats while she was out of town attending a funeral. You deposit all but $5.00, which you receive back as cash, in your checking account on October 25, 1991.

CHECKING ACCOUNT DEPOSIT TICKET

NAME ____________________

____

____

DATE ________________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ____________________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)	✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)	BALANCE $50.00
			$		$	$	

Part V

You collect $45.00 in bills and $7.25 in change from tips at work. Your brother also gives you a $10.00 check for helping him do his chores at home. You deposit all the money in your checking account on October 28, 1991.

CHECKING ACCOUNT DEPOSIT TICKET

NAME ______________________

____

____

DATE ______________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ______________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE $ 50.00	
			$			$	$			

ASSIGNMENT SHEET 3

BANKING ESSENTIALS

H I

NAME ______________ ____________________ SCORE ________

OBJECTIVE 15

Keep a check register.

INTRODUCTION

Supplement 1 presents detailed steps for keeping a check register. This assignment sheet provides an opportunity to practice the procedure presented in Supplement 1.

DIRECTIONS

In Assignment Sheets 1 and 2, you wrote five checks and five deposit slips. In this assignment, pretend that the transactions (checks and deposits) were made on the same account. Record these checks and deposits in the check register given in this assignment sheet. Record the checks and deposits in order by date. Start with the earliest and end with the latest. As part of this assignment, you should also record a service charge of $13.00, which you received on a bank statement issued October 28. Assume that the beginning balance is $15.00. Refer to Supplement 1 for help.

Operation and Calculation Skills

- Calculate with decimals

Data Analysis and Display Skills

- Record data

Functional Math Skills

- Use calculator for computation

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 15	00
			$			$	$			

ASSIGNMENT SHEET 4

BANKING ESSENTIALS

H I

NAME ______________________________ SCORE _______

OBJECTIVE 16

Reconcile a bank statement.

INTRODUCTION

Most banks send each checking account holder a monthly bank statement. The statement will tell the account holder how much money is in the person's checking account on the date the statement is issued. Because banks can make mistakes, an individual should make sure his or her account balance agrees with what the bank statement says is in the account.

Most banks set limits on how long customers have to correct mistakes on a bank statement. Because of the time limit, an account holder needs to reconcile his or her bank statement and check register every month.

DIRECTIONS

Reconcile the check register you completed in Assignment Sheet 3 with the bank statement given in this assignment sheet. For help, refer to Supplement 3.

Operation and Calculation Skills

- Calculate with decimals

Math Application Skills

- Apply mathematical procedure

Functional Math Skills

- Solve income/expense problems

Functional Reading Skills

- Interpret forms and records

BANK STATEMENT
Date of Statement: October 28, 1991

DATE	#	CHECK AMOUNT	DEPOSITS	BALANCE
10-4				(beg.)15.00
10-4			28.25	43.25
10-7			127.50	170.75
10-11	301	15.59		155.16
10-15			215.00	370.16
10-17	304	50.47		319.69
10-23	305	43.67		276.02
		13.00 sc		263.02

STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK

PERIOD
FROM 9/30 TO 10/30 ,19 91

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

BANK BALANCE SHOWN ON THIS STATEMENT $ ________

ADD DEPOSITS NOT CREDITED (if any) + ________

SUBTOTAL = $ ________

SUBTRACT CHECKS OUTSTANDING (if any) - ________

TOTAL = $ ________

*Total above should agree with your new checkbook balance.

LIST CHECKS OUTSTANDING	
TOTAL	$

ASSIGNMENT SHEET 5

BANKING ESSENTIALS

H I

NAME ______________________________ SCORE _______

OBJECTIVE 17

Write savings deposit slips.

INTRODUCTION

A deposit slip is a record of money and checks deposited at the bank. If an individual completes a deposit slip correctly, it will help speed his or her banking transactions and will help eliminate transaction errors.

DIRECTIONS

Fill in the following blank savings deposit slips. Remember to write clearly in ink. For help, refer to Objective 12 in the information sheets.

Operation and Calculation Skills

- Calculate with decimals

Data Analysis and Display Skills

- Record data

Functional Math Skills

- Perform banking transactions

Functional Writing Skills

- Complete forms and records

Part I

Use the following information to complete the savings account deposit slip below:

Name: Your name
Address: 444 Right Street, Yourtown, Oklahoma 10009
Currency (bills): $14.00
Change: $ 3.50
Check: $12.00 from mother
Account Number: 204-1070
Date: Current date
Total checks from other side: None (draw a straight line)
Total: Enter total of currency, coin, and checks
Less Cash Received: None (draw a straight line)
Signature: Not needed since no cash is returned
Net Deposit: Add currency, coin, and checks

SAVINGS ACCOUNT DEPOSIT TICKET

NAME ______________________________

____

____

DATE ____________________ , 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ____________________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

Part II

Use the following information to complete the savings account deposit slip below:

Name:	Your name
Address:	649 Left Street, Yourtown, Oklahoma 10010
Check one:	$ 8.50 from brother
Check two:	$13.50 from next-door neighbor Dale for mowing his lawn
You need:	$17.00 in cash
Account number:	204-1070
Date:	Current date
Total checks from other side:	None (draw a straight line)
Total:	Enter total of currency, coin, and checks
Signature:	Student's signature
Net Deposit:	Subtract $17.00 from "Total" of currency, coin, and checks

SAVINGS ACCOUNT DEPOSIT TICKET

NAME ____________________________

____

____

DATE ____________________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ____________________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

[redacted]

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

Part III

You want to deposit into your savings account your $68.00 paycheck, a $120.00 check you received from the sale of your 10-speed bike, and a $5.00 gift check. You wish to deposit all but $45.00, which you want in cash. Use today's date. You live at 789 Willow Street, Yourtown, Oklahoma 10084. Your account number is 204-1070.

SAVINGS ACCOUNT DEPOSIT TICKET

NAME ____________________

____

____

DATE ________________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ____________________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

Part IV

You work part-time as a cook in a fast-food restaurant. During the summer, you also earn money by caring for people's pets and houseplants while the people are on vacation. You have saved $125.00 in bills and $14.00 in change from your pet- and plant-care services. Your most recent paycheck from the fast-food restaurant is $139.00. You want to deposit everything in your savings account, number 204-1070. Your home address is 432 Browning Avenue, Yourtown, Oklahoma 11112. Use today's date.

SAVINGS ACCOUNT DEPOSIT TICKET

NAME ______________________________

____

____

DATE ____________________ , 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ____________________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

ASSIGNMENT SHEET 1

Part I

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

301

Oct. 11, 1991

88-2398
1119

Pay to the order of: Manuel's Clothing Store $15.59/

Fifteen and 59/100 Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo For shorts

Student's Signature

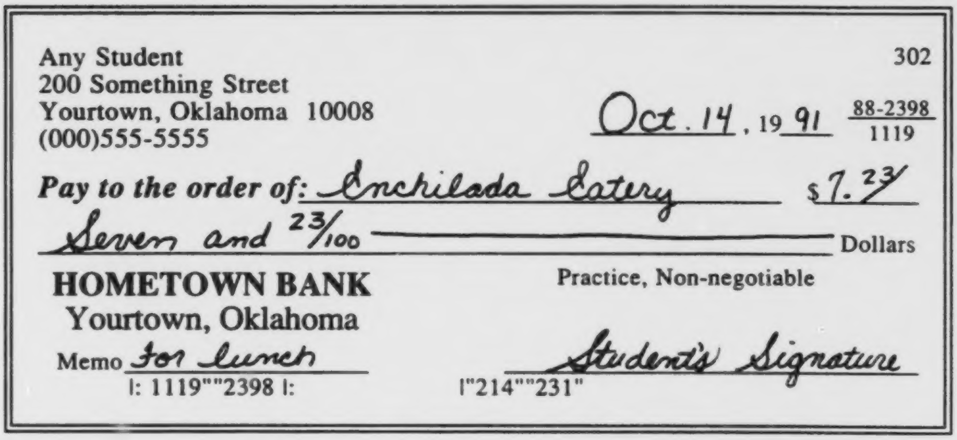
|: 1119""2398 |: |"214""231"

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$100.00	
301	10/11	Manuel's Clothing Store	$ 15	59		$	$		-15	59

863

Part II



Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

302

Oct. 14, 1991 88-2398/1119

Pay to the order of: Enchilada Eatery $7.23/

Seven and 23/100 Dollars

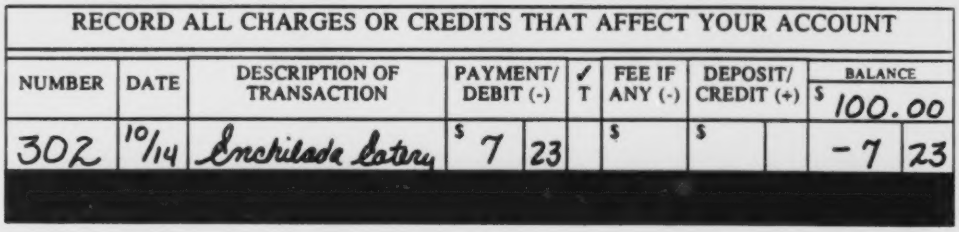
HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo for lunch

Student's Signature

|: 1119""2398 |: |"214""231"



RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 100.00	
302	10/14	Enchilada Eatery	$ 7	23		$	$		-7	23

Part III

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

303

Oct. 15, 1991 88-2398/1119

Pay to the order of: All About Council Magazine $25.00

Twenty-five and no/100 ——— Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo For subscription

Student's Signature

|: 1119""2398 |: |"214""231"

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 100.	00
303	10/15	All about Council Magazine	$ 25	00		$	$		-25	00

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

304

Oct. 17, 1991

88-2398
1119

Pay to the order of: Delightful Delicacy Caterers $50.47

Fifty and 47/100 Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo for celebrations

Student's Signature

|: 1119""2398 |: |"214""231"

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$100.	00
304	10/17	Delightful Delicacy Caterers	$ 50	47		$	$		-50	47

Part V

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

305

Oct. 23, 1991

88-2398
1119

Pay to the order of: All Pets Clinic $43.67

Forty-three and 67/100 Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo For Cat vaccination

Student's Signature

I: 1119""2398 I: I"214""231"

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$100.00	
305	10/23	All Pets Clinic	$43	67		$	$		-43	67

ASSIGNMENT SHEET 2 | **Part I**

CHECKING ACCOUNT DEPOSIT TICKET

NAME Student's Name
200 Something Street
Yourtown, Oklahoma 10008

DATE October 4, 19 91

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. 569-09-6798

CASH	Currency	13	00
	Coin	5	25
List Checks Singly			
Maria		10	00
Total From Other Side		—	
TOTAL		28	25
Less Cash Received		—	
NET DEPOSIT		28	25

[redacted]

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 50.00	
	10/4	Deposit	$			$	$ 28	25	+28	25

[redacted]

Part II

CHECKING ACCOUNT DEPOSIT TICKET

NAME Student's Name
200 Something Street
Yourtown, Oklahoma 10008

DATE October 7, 1991

Student's Signature

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. 569-09-6798

CASH	Currency		
	Coin	2	50
List Checks Singly			
Father		20	00
Outdoor Goods		125	00
Total From Other Side		—	
TOTAL		147	50
Less Cash Received		20	00
NET DEPOSIT		127	50

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 50.00	
	10/7	Deposit	$			$	$ 127	50	+127	50

Part III

CHECKING ACCOUNT DEPOSIT TICKET

NAME Student's Name
200 Something Street
Yourtown, Oklahoma 10008

DATE October 15, 1991

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. 569-09-6798

CASH	Currency	200	00
	Coin	15	00
List Checks Singly			
Total From Other Side		—	
TOTAL		215	00
Less Cash Received		—	
NET DEPOSIT		215	00

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 50.00	
	10/15	Deposit	$			$	$ 215	00	+215	00

Part IV

CHECKING ACCOUNT DEPOSIT TICKET

NAME Student's Name
200 Something Street
Yourtown, Oklahoma 10008

DATE October 25, 1991

Student's Signature

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. 569-09-6798

CASH	Currency	80	00
	Coin	19	00
List Checks Singly			
Ortega		10	00
Taft		15	00
Total From Other Side		—	
TOTAL		124	00
Less Cash Received		5	00
NET DEPOSIT		119	00

[redacted]

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
									$ 50.00	
	10/25	Deposit	$			$	$ 119	00	+119	00
[redacted]										

Part V

CHECKING ACCOUNT DEPOSIT TICKET

NAME Student's Name
200 Something Street
Yourtown, Oklahoma 10008

DATE October 28, 19 91

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. 569-09-6798

CASH	Currency	45	00
	Coin	7	25
List Checks Singly			
Brother		10	00
Total From Other Side		—	
TOTAL		62	25
Less Cash Received		—	
NET DEPOSIT		62	25

[redacted]

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE $ 50.00	
	10/28	Deposit	$			$	$62	25	+62	25

[redacted]

ASSIGNMENT SHEET 3

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		✓ T	FEE IF ANY (-)	DEPOSIT/ CREDIT (+)		BALANCE	
RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT									$ 15	00
	10/4	Deposit	$			$	$ 28	25	+28	25
									43	25
	10/7	Deposit					127	50	+127	50
									170	75
301	10/11	Manuel's Clothing Store	15	59					-15	59
		For shorts							155	16
302	10/14	Enchilada Eatery	7	23					-7	23
		For lunch							147	93
303	10/15	All about Council Magazine	25	00					-25	00
		For subscription							122	93
	10/15	Deposit					215	00	+215	00
									337	93
304	10/17	Delightful Delicacy Caterers	50	47					-50	47
		For celebration							287	46
305	10/23	All Pets Clinic	43	67					-43	67
		For cat vaccination							243	79
	10/25	Deposit					119	00	+119	00
									362	79
	10/28	Deposit					62	25	+62	25
									425	04
		Service Charge	13	00					-13	00
		October							412	04

ASSIGNMENT SHEET 4

STATEMENT RECONCILIATION

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK

PERIOD
FROM 9/30 TO 10/30 ,19 91

STEP 1
Subtract the service charge shown on this statement from your current checkbook balance to arrive at your NEW CHECKBOOK BALANCE.

STEP 2
Remember to record any preauthorized or automatic transactions in your register.

STEP 3
Add the monthly interest paid to your balance on your register.

STEP 4
Check off in your checkbook all checks and deposits shown on this statement. IN THE SPACE PROVIDED AT RIGHT, LIST ANY CHECKS OUTSTANDING.

STEP 5
Complete the following to balance this statement to your new checkbook balance:

BANK BALANCE SHOWN ON THIS STATEMENT $ 263.02
ADD DEPOSITS NOT CREDITED (if any) + 181.25
SUBTOTAL = $ 444.27
SUBTRACT CHECKS OUTSTANDING (if any) - 32.23
TOTAL = $ 412.04

*Total above should agree with your new checkbook balance.

LIST CHECKS OUTSTANDING	
302	7.23
303	25.00
TOTAL	$ 32.23

ASSIGNMENT SHEET 5 | **Part I**

SAVINGS ACCOUNT DEPOSIT TICKET

NAME Student's Name
444 Right Street
Yourtown, Oklahoma 10009

DATE Current date, 19___

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. 204-1070

CASH	Currency	14	00
	Coin	3	50
List Checks Singly			
Mom		12	00
Total From Other Side		—	
TOTAL		29	50
Less Cash Received		—	
NET DEPOSIT		29	50

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

Part II

SAVINGS ACCOUNT DEPOSIT TICKET

NAME Student's Name
649 Left Street
Yourtown, Oklahoma 10010

DATE Current date, 19___

Student's Signature

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. 204-1070

CASH	Currency		
	Coin		
List Checks Singly			
Brother		8	50
Dale		13	50
Total From Other Side		—	
TOTAL		22	00
Less Cash Received		17	00
NET DEPOSIT		5	00

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

Part III

SAVINGS ACCOUNT DEPOSIT TICKET

NAME Student's Name
789 Willow Street
Yourtown, Oklahoma 10084

DATE Current date, 19

Student's Signature

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. 204-1070

CASH	Currency		
	Coin		
List Checks Singly			
Pay check		68	00
Bike sale		120	00
Gift check		5	00
Total From Other Side		—	
TOTAL		193	00
Less Cash Received		45	00
NET DEPOSIT		148	00

[redacted]

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

Part IV

SAVINGS ACCOUNT DEPOSIT TICKET

NAME Student's Name
432 Browning Avenue
Yourtown, Oklahoma 11112

DATE Current date, 19

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. 204-1090

CASH	Currency	125	00
	Coin	14	00
List Checks Singly			
Fast food		139	00
Total From Other Side		—	
TOTAL		278	00
Less Cash Received		—	
NET DEPOSIT		278	00

[redacted]

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

WRITTEN TEST

BANKING ESSENTIALS

H I

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with financial services to their correct definitions. Write the correct letters in the blanks. Terms and definitions are continued on the following page.

____ 1. Bank account used to save money; earns interest on money deposited

____ 2. To match the check register balance with the bank statement balance

____ 3. Card individual signs when opening a bank account

____ 4. Computer terminal connected to a bank's computer; allows an account holder to deposit, withdraw, and/or transfer money from one account to another by using an access card and a personal identification number (PIN)

____ 5. Bank account against which depositor may write checks

____ 6. Amount of money bank pays to depositor for use of depositor's money

____ 7. To sign one's name on the back of a check in return for cash shown on the front of the check

____ 8. Smallest sum of money an account holder is supposed to keep in an account

____ 9. Check written but not received by the bank

___ 10. Check written for an amount greater than the balance in an account

___ 11. Bank employee working at the counter to assist customers

a. Automated teller machine (ATM)
b. Balance
c. Bank statement
d. Blank check
e. Bond
f. Bond holder
g. Canceled check
h. Check
i. Checking account
j. Check register
k. Check stub
l. Currency
m. Deposit
n. Earned interest
o. Endorse
p. Loan
q. Minimum balance
r. Outstanding check
s. Overdraft

___12. Booklet in which checking account transactions are recorded

___13. Form attached to a check; used for recording checking account transactions

___14. Money placed in a bank account; act of putting money in an account

___15. Money removed from a bank account

___16. Difference between deposits and withdrawals in a bank account; amount of money in a bank account at a given time

___17. Bank's regular report of deposits, checks, ATM transactions, service charges, other charges, and account balance

___18. Person or company to whom a check is made payable

___19. Account holder's request that a specific check not be cashed or processed

___20. Amount charged to customers for servicing an account

___21. Bank's official form allowing customer to withdraw money from a checking account

___22. Money that is used as a medium of exchange; term often used to refer to legal paper money instead of coins

t. Payee

u. Personalized check

v. Reconcile

w. Save

x. Savings account

y. Service charge

z. Signature card

aa. Stock

bb. Stockbroker

cc. Stop payment

dd. Teller

ee. Temporary checks

ff. Withdrawal

OBJECTIVE 2

Match types of financial institutions to their correct descriptions. Write the correct letters in the blanks.

____ 1. Owned by its depositors and often offers higher interest rates than banks on savings accounts; exists only in the northeastern United States

____ 2. Small business that lends money to people who may not have established credit ratings

____ 3. Accepts savings deposits from individuals and makes loans mainly for buying homes; often offers slightly higher interest rates than a bank on savings accounts

____ 4. Nonprofit organization owned and operated by workers with a common bond, such as similar occupations or the same employer

____ 5. Owned by stockholders and operated for a profit; offers variety of financial services to individuals, businesses, and the government

____ 6. Business that receives, lends, borrows, and safeguards money

a. Commercial bank
b. Consumer finance company
c. Credit union
d. Financial institution
e. Labor union
f. Loan association
g. Mutual savings bank
h. Savings and loan association
i. Share draft association

OBJECTIVE 3

Select from the following list functions of a full-service bank. Write an "X" in the blank before each correct answer.

____ 1. Receiving deposits

____ 2. Making loans to any customer who needs one

____ 3. Giving customers all services without fees

____ 4. Providing checking and savings accounts

____ 5. Transferring money from one account to another

____ 6. Giving people interest-free loans

____ 7. Making loans

____ 8. Advising customers on which services would be most beneficial

____ 9. Providing special services, often for a fee

OBJECTIVE 4

List six functions of checking accounts.

OBJECTIVE 5

Match types of checking accounts to their correct descriptions. Write the correct letters in the blanks.

____ 1. Single account opened by two or more people

____ 2. Requires no minimum balance but usually a monthly fee is charged for either the account and/or for each check written on the account

____ 3. Requires account holder to maintain a minimum balance in account; no service fee charged as long as minimum balance is maintained

____ 4. Checking account offered by credit unions

____ 5. Combination savings and checking account

a. Budget account

b. Certificate of deposit account

c. Interest-bearing checking account

d. Joint account

e. Regular checking account

f. Share draft account

g. Time account

h. Traveler's account

OBJECTIVE 6

Select from the following list steps in opening a checking account. Write an "X" in the blank before each correct answer.

____ 1. Fill out the signature card, giving personal information.

____ 2. Order personalized checks.

____ 3. Sign the signature card with the same name that will be written on checks.

____ 4. Deposit money using a check deposit slip.

____ 5. Take the signature card home, and store it in a safe place.

____ 6. Overdraw the account as soon as possible.

____ 7. Obtain temporary checks to use until the personalized checks are printed and received.

____ 8. Order blank checks.

____ 9. Order deposit slips.

____ 10. Read information about fees the bank may charge to the account; ask the new accounts representative about anything that is unclear.

____ 11. Provide personal identification.

OBJECTIVE 7

Identify steps in writing a check. Refer to the blank check below. Write the correct letter beside each number on the check.

a. Write the correct date.

b. Write the name of the payee.

c. Sign the check with the initials of the account holder.

d. Postdate the check.

e. Print in numerals the amount to pay.

f. Write the numeral amount in words.

g. Leave the payee line blank so the payee can fill it in later.

h. Sign the check with the name used on the signature card when the account was opened.

i. Record the reason for writing the check on the "Memo" line.

j. Either write the amount in words or in numbers; do not do both.

Any Student
200 Something Street
Yourtown, Oklahoma 10008
(000)555-5555

2000

5. ____ ____________, 19____

88-2398
1119

Pay to the order of: 4. ____ $ 6. ____

3. ____ Dollars

HOMETOWN BANK
Yourtown, Oklahoma

Practice, Non-negotiable

Memo 2. ____

1. ____

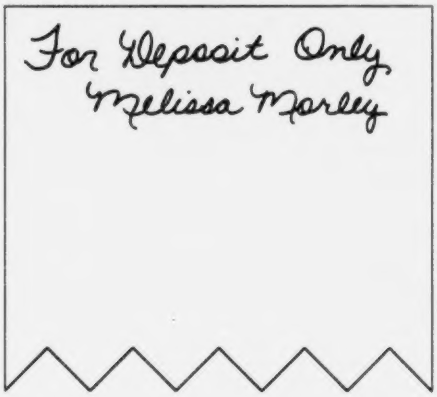
|: 1119""2398 |: |"214""231"

OBJECTIVE 8

Distinguish between types of check endorsements. Write the correct type of endorsement in each blank.

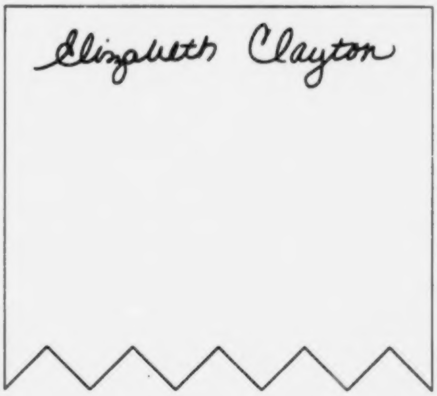
- **Blank endorsement**
- **Joint endorsement**
- **Restrictive endorsement**
- **Special endorsement**

1.____



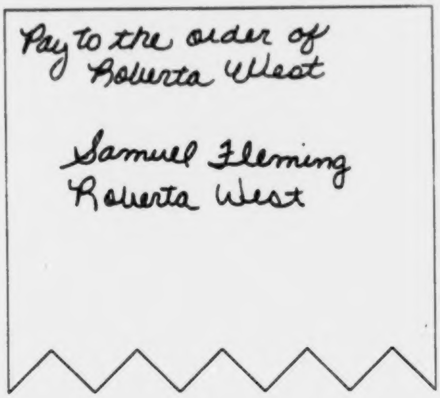
For Deposit Only
Melissa Morley

2.____



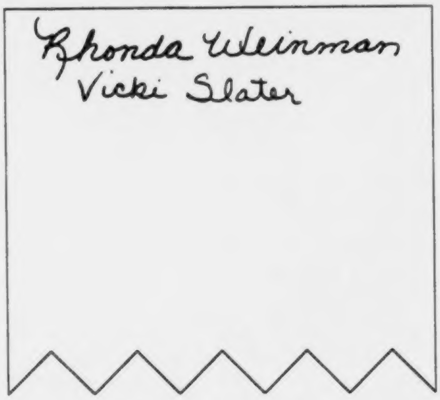
Elizabeth Clayton

3. ______________________________


Pay to the order of
Roberta West

Samuel Fleming
Roberta West

4. ______________________________


Rhonda Weinman
Vicki Slater

OBJECTIVE 9

Name two ways to stop payment on a check.

____

____

OBJECTIVE 10

Name four functions of savings accounts.

____

____

____

____

OBJECTIVE 11

Match types of savings accounts to their correct descriptions. Write the correct letters in the blanks.

____ 1. Checking account that pays variable interest rates

____ 2. Requires investor to leave money in the account for certain amounts of time

____ 3. Requires low minimum balance, is easy to use, and pays relatively low interest rates

____ 4. Savings account that earns interest at a rate competitive with money market funds

a. Money-market deposit account

b. Money-order account

c. Negotiable Order of Withdrawal (NOW) account

d. Passbook savings account

e. Time account

f. Traveler's savings account

OBJECTIVE 12

Identify steps in writing a deposit slip. Refer to the blank deposit slip on the next page. Write the correct letter beside each number on the deposit slip.

a. Write the amount of money to be returned in cash next to "Less Cash Received"; if no money is returned, draw a line through this portion of the deposit slip.

b. Total the amount of bills, and list beside "Currency."

c. Add the amounts of currency, coin, checks, and "cash received"; enter the figure as "TOTAL."

d. Subtract the amount of cash desired from "TOTAL," and enter the balance as "NET DEPOSIT" or "TOTAL DEPOSIT."

e. Total the amount of change (coins), and list beside "Coin."

f. Add the amounts of currency, coin, and checks; enter the figure as "TOTAL."

g. Sign your name on the line to the left of "Less Cash Received" if you receive cash back; otherwise, leave the line blank or draw a line through this portion of the deposit slip.

h. Write the money to be deposited in cash next to "Less Cash Received."

i. Total the amount of coins, and list beside "Currency."

j. List the amount of each check separately in rows designated "List Checks Singly"; identify checks by writing the name listed on the front of each check next to the amount.

k. Write your name and address, if they are not preprinted.

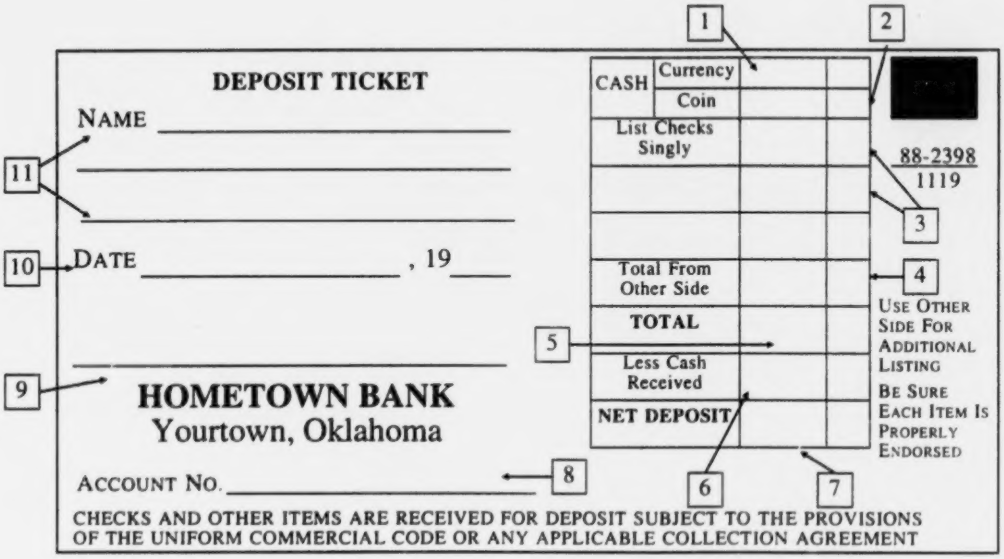
l. Write the account number, if it is not preprinted.

m. Write the date the deposit is being made.

n. Add check amounts from the back of the deposit slip, and enter the total in the row beside "Total From Other Side"; if no checks are listed on the back, draw a line through this row.

o. Total the amounts of all checks, and list the total beside "List Checks Singly."

p. Write any date on which you want to have the deposit credited to your account.



DEPOSIT TICKET

NAME ____________________

____

____

DATE ______________, 19____

____

HOMETOWN BANK
Yourtown, Oklahoma

ACCOUNT NO. ____________________

CASH	Currency		
	Coin		
List Checks Singly			
Total From Other Side			
TOTAL			
Less Cash Received			
NET DEPOSIT			

88-2398
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

NOTICE The following assignment sheets are not a part of the written test. If these assignments have not been completed, check with the instructor.

OBJECTIVE 13	**Write checks.**	SCORE ______
OBJECTIVE 14	**Write check deposit slips.**	SCORE ______
OBJECTIVE 15	**Keep a check register.**	SCORE ______
OBJECTIVE 16	**Reconcile a bank statement.**	SCORE ______
OBJECTIVE 17	**Write savings deposit slips.**	SCORE ______

WRITTEN TEST ANSWERS

BANKING ESSENTIALS

H I

OBJECTIVE 1

1. x
2. v
3. z
4. a
5. i
6. n
7. o
8. q
9. r
10. s
11. dd
12. j
13. k
14. m
15. ff
16. b
17. c
18. t
19. cc
20. y
21. h
22. l

OBJECTIVE 2

1. g
2. b
3. h
4. c
5. a
6. d

OBJECTIVE 3

1, 4, 5, 7, 8, 9

OBJECTIVE 4

Answer should include any six of the following:

- Offers a convenient way to buy goods and services and pay bills
- Provides legal proof of payment, with checks serving as receipts
- Protects money from theft or loss
- Eliminates need for individual to carry large amount of cash

- Provides a record of money spent
- Allows access to other banking services
- Provides a record of transactions
- Serves as a credit reference

OBJECTIVE 5

1. d
2. a
3. e
4. f
5. c

OBJECTIVE 6

1, 2, 3, 4, 7, 10, 11

OBJECTIVE 7

1. h
2. i
3. f
4. b
5. a
6. e

OBJECTIVE 8

1. Restrictive endorsement
2. Blank endorsement
3. Special endorsement
4. Joint endorsement

OBJECTIVE 9

- In writing
- By phone, followed by written request

OBJECTIVE 10

Answer should include any four of the following:

- Pay for unexpected expenses
- Are easy to open
- Provide convenient access to money
- Pay interest on deposited money
- Help an individual meet financial goals
- Are safe in that the amount of money originally deposited is usually returned

OBJECTIVE 11

1. c
2. e
3. d
4. a

OBJECTIVE 12

1. b
2. e
3. j
4. n
5. f
6. a
7. d
8. l
9. g
10. m
11. k

OBJECTIVE 13

Refer to answers to Assignment Sheet 1.

OBJECTIVE 14

Refer to answers to Assignment Sheet 2.

OBJECTIVE 15

Refer to answers to Assignment Sheet 3.

OBJECTIVE 16

Refer to answers to Assignment Sheet 4.

OBJECTIVE 17

Refer to answers to Assignment Sheet 5.

OBJECTIVE SHEET

CREDIT CONSUMERS

H II

INTRODUCTION

Businesses and governments have used credit for hundreds of years. However, consumer credit has been commonly used only in the last 40 years. Consumers who use credit have discovered that it has two major impacts on their lives. Credit allows people to buy and enjoy goods and services now, instead of having to wait until money is saved for purchases. It also means having to plan ahead, so that the credit can be paid when it is due.

UNIT OBJECTIVE

After completing this unit, the student should be able to distinguish between wise and unwise credit practices and calculate the cost of credit. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with using credit to their correct definitions.
2. Name types of credit.
3. Distinguish among types of sales credit.
4. List sources of credit.
5. Name factors that affect interest rates.
6. List advantages and disadvantages of using credit.
7. Discuss wise credit practices.
8. Select from a list ways to establish a good credit record.
9. Select from a list factors creditors can legally consider to determine credit risk.
10. Distinguish among legal means used for debt collection.
11. Calculate the cost of credit. (Assignment Sheet 1)
12. Evaluate a credit situation. (Assignment Sheet 2)

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss types, sources, and uses of credit.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Arrange for the use of all computer and audiovisual equipment that will be needed.

DELIVERY

Objective 1

- Introduce the unit by asking students why credit is a privilege instead of a right.

- Review terms associated with using credit.

- Distinguish for students the difference between simple and compound interest. Explain to students that interest accumulates faster the more often it is compounded on earnings.

  EXAMPLES:

Six Percent Interest Compounded Annually on Earnings

Year	Beginning Balance	Interest	Ending Balance
1	$200.00	$12.00	$212.00
2	212.00	12.72	224.72
3	224.72	13.48	238.20
4	238.20	14.29	252.49
5	252.49	15.15	267.64

Six Percent Interest Compounded Quarterly on Earnings

Year	Beginning Balance	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Ending Balance
1	$200.00	$3.00	$3.05	$3.09	$3.14	$212.28
2	212.28	3.18	3.23	3.28	3.33	225.30
3	225.30	3.38	3.43	3.48	3.53	239.12
4	239.12	3.59	3.64	3.70	3.75	253.80
5	253.80	3.81	3.86	3.92	3.98	269.37

- Present to the class the "Rule of 72" when discussing what the term "interest" means.

- Talk about consumer rights in correcting credit records when presenting the term "credit record."

- To help familiarize students with credit terminology, have them complete Activity Sheet 1, "Credit Crossword Puzzle." Review any unfamiliar terms.

  EXAMPLES: **Bureau**—An office or department that performs a specific task

  Consolidation loan—Loan made to allow a debtor to pay off several debts; substitutes one loan payment for several

  Net worth—Difference between what is owned and owed

  Security—Item or service promised to ensure an obligation will be met

  Unemployment insurance—Combined federal-state plan providing income to workers who have lost their jobs

  Workers' compensation—State laws that ensure benefits are paid to workers or their families if workers are injured, become sick, or die on the job or because of job conditions

- Supplement the objective with information from the publication *The Story of Consumer Credit*.

Objective 2

- Ask students what kinds of credit they and their families have used. Point out which seem to be the most popular.

- Emphasize that personal loans from parents and friends are types of credit.

Objective 3

- Distinguish between the types of sales credit. Provide examples of each.

  EXAMPLES: Installment credit to buy a car, regular credit to buy furniture, revolving credit to buy clothes

Objective 4

- Present the different sources of credit.

- Emphasize the importance of using reputable lenders.

- Have students research and report on the amount of interest each source commonly charges for lending money. Interest rates will vary according to time and place.

- Have students complete Activity Sheet 2, "If Credit Were a Cranny, Which One Would You Select?" The activity sheet is designed to help students distinguish between sources of credit. Explain that a "cranny" is a small opening in a rock face. Rock or mountain climbers can use a cranny to help them successfully scale a mountain or rock face. In a similar way, people can use different credit sources to help them successfully manage credit and money. Define any credit sources or credit terms not covered in the unit.

  EXAMPLE: **Credit union**—Nonprofit organization owned and operated by workers with a common bond, such as similar occupations or the same employer

- Tell students that the interest rates a finance company charges may vary according to the national and regional economies and a customer's credit rating.

- Have students fill out Handout 1, "Sample Credit Application."

- Demonstrate how to fill out a charge slip.

- Distribute copies of a sample credit agreement to students. Point out any options for making monthly payments, the monthly percentage rate charged on the unpaid balance, the annual percentage rate charged, actions the company can take if monthly payments are not made, and whether the company still owns the merchandise until a bill is paid in full.

  NOTE: Supplement the discussion with information from *Correcting Credit Billing Problems*. This publication explains ways to correct credit errors and what to do when credit cards are lost or stolen.

- Distribute copies of a sample monthly charge statement. Highlight and discuss the finance charge and how it is calculated, the amounts of minimum monthly payments, and the amount of the credit limit.

- Invite a representative from a credit counseling service or financial institution to discuss credit types, sources, practices, and interest rates. Before the resource person visits the class, define for the students terms the guest speaker might use.

  EXAMPLES: **Acceleration clause**—States that if just one payment is missed, the creditor can request the entire balance be paid immediately

  Add-on clause—Allows buyer to consolidate debt for many purchases made at one place into one payment; goods from the earliest purchases can be used as security for later purchases

  NOTE: Some states require that payments be prorated—meaning that payment is credited to each good until the goods bought first are completely paid and no longer serve as security.

  Balloon payment—Final payment much larger than previous payments

  NOTE: Some states do not allow creditors to use balloon payments.

  Closed-end credit—Credit given one time for a specified amount to be paid by a given date; may sometimes be paid in installments, as long as bill is fully paid by due date

  Default—Failing to meet a financial commitment

Open-end credit—Credit extended for an indefinite period of time that allows consumer to buy goods when desired; within limits, installment payment amounts are set by borrower

NOTE: "Open-end credit" is another term for "revolving credit."

Objective 5

- Review factors that increase credit costs.
- Refer to the publication *Using Credit Wisely* to help students understand how to reduce the cost of credit.
- Have students complete Assignment Sheet 1 on calculating the cost of credit. Have students use Supplement 1, "Calculating the Cost of Credit," to help them complete the assignment.
- Have students use the computer program *The Crystal Ball: Money and Your Future*.

  NOTE: The program teaches about compound interest and the cost of credit cards.

Objective 6

- Ask students the advantages and disadvantages of using credit.
- Show the video *Credit Cards: Convenience with a Cost*.

  NOTE: This nine-minute video presents advantages and disadvantages of credit card spending. It also presents methods for calculating interest and annual percentage rates and gives warning signs of credit problems.

- Discuss the pros and cons of using cash versus credit.

Objective 7

- Lead a discussion on practices credit consumers should follow.

- Show the videos *The Road to Wise Money Management: Planning, Credit, and Your First Paycheck* and/or *Using Money Wisely*.

  NOTE: The first video shows viewers how to obtain credit and compares the advantages and disadvantages of different kinds of credit. The second video reviews common credit traps and presents rules for good money management.

- Reinforce wise credit practices by having students use the computer program *Credit Simulation*.

  NOTE: *Credit Simulation* takes a student through a six-month simulation in which the student makes a variety of financial decisions, including how to use credit. The program's "Credit Checker" tracks the student's purchases, monthly payments, charge account balances, finance charges, and savings account balances. At the end of the simulation, the student is evaluated on how wisely she or he used credit. The program is designed for use with the Apple family of microcomputers.

- Supplement the objective with information from the publications *How to Establish and Use Credit, Credit: How Much Can We Manage?*, and/or *Money Management: Managing Your Credit*.

- Have students complete Assignment Sheet 2 on evaluating a credit situation.

Objective 8

- Present ways to establish a good credit record.

- Tell students they should consider the following questions before making credit commitments: Do you have reliable, regular employment or some form of steady income? Do you have a good work record? Do you own valuable possessions? Do you pay bills on time? Do you keep financial records? Have you managed your finances wisely? Do you have a checking and savings account into which you make regular deposits? Can you provide good credit references from financial institutions? Are you considered honest and dependable? Do you know how to use credit?

- Supplement the objective with information from the publication *Your Credit Rating.*

- Have students use the computer program *Credit: The First Step.*

  NOTE: This program discusses how to establish a good credit history.

Objective 9

- Review factors a creditor can legally use to determine creditworthiness.

- Have each student write a report on federal laws and regulations that protect credit consumers. Supplement the assignment with information from the publication *Give Yourself Credit! A Consumer's Guide to Credit Protection Laws.*

  EXAMPLES: Truth-In-Lending Act (also called the Consumer Credit Protection Act), Fair Credit Reporting Act, Equal Credit Opportunity Act, Fair Credit Billing Act, Fair Debt Collection Practices Act

Objective 10

- Invite a consumer credit counselor to present legal consequences of overextending credit and declaring bankruptcy.

- Supplement the objective with information from the following *Taking Charge in Changing Times* publications: *Contacting Creditors, Managing a Money Crunch,* and/or *Where to Go for Help.*

  NOTE: The first publication explains how a person having financial difficulty can work with creditors to get out of debt. The second publication discusses how to manage money during difficult financial times. The third publication lists sources of financial counseling and help.

APPLICATION

Objective 11

- Have students complete Assignment Sheet 1 if it was not assigned earlier.

Objective 12

- Have students complete Assignment Sheet 2 if it was not assigned earlier.

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete the appropriate section of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Materials

- *Credit Cards: Convenience with a Cost*

  NOTE: Teachers may request Video #VT228 through the Oklahoma State University Cooperative Extension Center in each county.

- *The Road to Wise Money Management: Planning, Credit, and Your First Paycheck*

  NOTE: Teachers may order this video by writing to Cambridge Home Economics, P.O. Box 2153, Department HE 5, Charleston, West Virginia 25311, or by calling 800-468-4227.

- *Using Money Wisely*

  NOTE: This video may be ordered by writing to Journal Films, Inc., 930 Pitner Avenue, Evanston, Illinois 60602, or by calling 800-323-5448.

Computer Software

- *Credit Simulation*

  NOTE: Teachers may obtain this program by writing to EMC Publishing, 300 York Avenue, St. Paul, Minnesota 55101, or by calling 800-328-1452.

- *Credit: The First Step*

  NOTE: Teachers may order this computer program by writing to MCE, Lawrence Productions, Inc., 1800 35th Street, P.O. Box 458, Galesburg, Michigan 49053-9687, or by calling 800-421-4157.

- *The Crystal Ball: Money and Your Future*

  NOTE: Teachers may order this computer program by writing to The Learning Seed Company, 330 Telser Road, Lake Zurich, Illinois 60047, or by calling 312-438-3251.

Publications

- *Consumer Reports*. Mount Vernon, New York: Consumers Union of U.S., Inc.

  NOTE: Publication dates for the magazine *Consumer Reports* would depend on what issues teachers use.

- Fox, Karen D. *Correcting Credit Billing Problems*. Home Economics Fact Sheet No. T-4134. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Fox, Karen D. *Credit: How Much Can We Manage?* Home Economics Fact Sheet No. T-4132. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Fox, Karen D. and Dorothy Goss. *Taking Charge in Changing Times: Contacting Creditors*. Home Economics Fact Sheet No. TC-102. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Fox, Karen D. and Dorothy Goss. *Taking Charge in Changing Times: Managing a Money Crunch*. Home Economics Fact Sheet No. TC-100. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

- Fox, Karen D. et al. *Taking Charge in Changing Times: Where to Go for Help*. Home Economics Fact Sheet No. TC-108. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1989.

- Fox, Karen D. *Using Credit Wisely*. Home Economics Fact Sheet No. T-4133. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

- *The Story of Consumer Credit*. New York: Federal Reserve Bank of New York, 1980.

  NOTE: Teachers may obtain this publication by writing to Federal Reserve Bank of New York, Public Information Department, 33 Liberty Street, New York, New York 10045, or by calling 212-720-6134.

- *Your Credit Rating*, rev. ed. Philadelphia, Pennsylvania: Federal Reserve Bank of Philadelphia, Public Information/ Publications, 1989.

  NOTE: This publication can be ordered by writing to Federal Reserve Bank of Philadelphia, Public Information/Publications, P.O. Box 66, Philadelphia, Pennsylvania 19105-0066, or by calling 215-574-6115.

Additional Resource

- Consumer Credit Counseling Service (CCCS)

  NOTE: CCCS is a nonprofit national counseling agency that helps people cope with and solve financial problems. It is part of the nonprofit National Foundation for Consumer Credit. The main Oklahoma office is located at 3230 North Rockwell, Box 75405, Oklahoma City, Oklahoma 73147, phone 405-789-CCCS. CCCS branch offices are located in Norman, Lawton, Enid, on Tinker Air Force Base, and in northeast Oklahoma City. People outside the office areas may reach CCCS by calling 800-695-CCCS.

UNIT REFERENCES

- *Adult and Family Living*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1990.

  NOTE: Teachers may order this publication by writing to Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers can call 800-654-4502.

- Baran, Nancy H. *Money Management: Managing Your Credit*, rev. ed. Prospect Heights, Illinois: Money Management Institute of Household Financial Services, 1988.

  NOTE: Teachers can order this publication by writing to Money Management Institute, Household International, 2700 Sanders Road, Prospect Heights, Illinois 60070.

- Brands, Marlene F. (ed.). *You and Your Resources: Managing for a Lifetime*. Brookings, South Dakota: Home Economics Education Department, College of Home Economics, South Dakota State University, 1987.

- *Consumer Handbook to Credit Protection Laws*. Washington, D.C.: Board of Governors of the Federal Reserve System, 1989.

  NOTE: This publication can be ordered by writing to Board of Governors of the Federal Reserve System, Publications Services, 20th Street and Constitution Avenue, N.W., Washington, D.C. 20551, or by calling 202-452-3244.

- *Give Yourself Credit! A Consumer's Guide to Credit Protection Laws*, rev. ed. San Francisco, California: Federal Reserve Bank of San Francisco, 1981.

  NOTE: Teachers can order this publication by writing to Federal Reserve Bank of San Francisco, Public Information Department, P.O. Box 7702, San Francisco, California 94120, or by calling 415-974-2163.

- Green, D. Hayden. *Consumers in the Economy*, 2d ed. Cincinnati, Ohio: South-Western Publishing Company, 1988.

- Green, D. Hayden. *Consumers in the Economy: Student Supplement*, 2d ed. Cincinnati, Ohio: South-Western Publishing Company, 1988.

- Lowe, Ross E. et al. *Consumer Education and Economics: Teacher's Annotated Edition*, 3d ed. Mission Hills, California: Glencoe Publishing Company, 1989.

- Quilling, Joan and Christina Khojasteh. *Consumer Education: Instructor's Guide*. Columbia, Missouri: Instructional Materials Laboratory, University of Missouri-Columbia, 1987.

- Ryan, Joan S. *Managing Your Personal Finances*, 2d ed. Cincinnati, Ohio: South-Western Publishing Company, 1990.

- Skoog, Martha. *How to Establish and Use Credit*, rev. ed. Philadelphia, Pennsylvania: Federal Reserve Bank of Philadelphia, 1987.

  NOTE: This publication can be ordered by writing to Federal Reserve Bank of Philadelphia, Public Information/Publications, P.O. Box 66, Philadelphia, Pennsylvania 19105-0066, or by calling 215-574-6115.

- Wyllie, Eugene D. et al. *Consumer Economics*, 11th ed. Cincinnati, Ohio: South-Western Publishing Company, 1988.

SAMPLE CREDIT APPLICATION

BANK USE ONLY ☐☐☐☐☐ ☐☐☐☐ ☐

PLEASE TELL US ABOUT YOURSELF

First Name (Please Print)	Middle	Last Name		Social Security Number		Date of Birth
Address	City/State	Zip		How Long?		Telephone
Previous Address	City/State	Zip		How Long?		U.S. Citizen? Yes ☐ No ☐
Nearest Relative Not Living With You	Address	City/State/Zip	Telephone	Relationship		# of Dependents

EMPLOYMENT INFORMATION

Current Employer		How Long?	Telephone
Address	City/State	Position	Monthly Salary
Former Employer (or School Attended)	How long?	Telephone	Additional Income*

FINANCIAL INFORMATION

Bank or Financial Institution	Address	City State Zip		How Long?
Mortgage Holder or Landlord Own☐ Rent☐	Monthly Payment	Checking Acct No		Savings Acct No

CREDIT REFERENCES

Name	City/State/Zip	Account No	Payment
Name	City/State/Zip	Account No	Payment
Name	City/State/Zip	Account No	Payment

CO-APPLICANT INFORMATION (Must be completed to open a joint account)

First Name (Please Print)	Middle	Last Name	Social Security Number	Date of Birth
Current Employer			How Long?	Telephone
Address	City/State		Position	Monthly Salary
Former Employer (or School Attended)		How long?	Telephone	Additional Income*

*Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis of repaying this obligation

I (WE) GIVE THE ABOVE INFORMATION FOR THE PURPOSE OF OBTAINING CREDIT. YOU ARE AUTHORIZED TO CHECK MY (OUR) CREDIT AND EMPLOYMENT HISTORY AND TO ANSWER QUESTIONS ABOUT YOUR CREDIT EXPERIENCE WITH ME (US). YOU MAY REQUEST A CREDIT REPORT ON ME (US) AND IF I (WE) ASK, YOU WILL TELL ME (US) THE NAME AND ADDRESS OF THE CONSUMER REPORTING AGENCY THAT FURNISHED IT. IF YOU REVIEW, UPDATE, OR EXTEND MY (OUR) LINE OF CREDIT, YOU MAY REQUEST A NEW REPORT WITHOUT TELLING ME (US). I (WE) AGREE TO BE BOUND BY THE TERMS SET FORTH IN THE CHARGE CARD AGREEMENT. I (WE) ACKNOWLEDGE RECEIPT OF THE STUDENT NATIONAL BANK AND TRUST COMPANY "TRUTH-IN-LENDING" DISCLOSURE STATEMENT

Applicant Signature ______________ Date

Co-Applicant Signature ______________ Date

OBJECTIVE 1

Match terms associated with using credit to their correct definitions.

- **Active account**—Account that is open and in use

  EXAMPLES: Checking, savings, charge

- **Annual percentage rate (APR)**—Yearly charge on credit or loan stated as a percentage; rate paid per dollar per year on the amount of money borrowed

- **Charge**—To buy an item without paying cash at the time of the sale

- **Collateral**—Property used by a borrower to guarantee the payment of a loan

- **Compound interest**—Charges calculated on the sum of the unpaid principal and any unpaid interest; earnings calculated on the principal and accumulated interest

  NOTE: Interest is normally compounded daily, monthly, quarterly, or yearly. Earnings are greater the more often interest is compounded.

- **Consumer**—Individual who buys and/or uses goods and/or services

- **Contract**—Agreement between parties making a legal obligation

  NOTE: "Parties" means two or more people involved in a legal proceeding.

- **Credit**—Agreement allowing a person to buy goods and services now in exchange for a promise to pay later

- **Credit bureau**—Company that operates for profit and is in the business of gathering, storing, and distributing credit information about individuals

- **Credit card**—Plastic card issued by a business; allows card holders to charge goods and services

  NOTE: Credit cards are issued by banks, retail businesses, major oil companies, and credit card agencies.

- **Credit limit**—Maximum amount of money a lender will let a borrower use

- **Creditor**—Business or individual offering credit to others

- **Credit rating**—Evaluation of an individual's record of paying debts

- **Credit record**—File at a credit bureau that shows an individual's income, employment background, financial worth, and history of paying debts

  NOTE: Credit records can sometimes contain incorrect information. An incorrect credit record can cause long-term damage to a person's ability to obtain credit. The damage is long-term because a bad credit record can follow a person for seven to ten years. To make sure information in a credit file is correct, a person has the right to see his or her credit file without charge within 30 days of a credit denial. The person is also entitled to know who has seen the file. In addition, a person has the right to have information checked and inaccurate information removed from the credit record; to have included in the credit file a written explanation of why the credit record appears the way it does; and to have a corrected report submitted to anyone who has received the incorrect report.

- **Debt**—Money owed

  NOTE: A debtor is an individual who owes money, property, a service, or some promised action to a business or person.

- **Down payment**—The part of an item's cost that is paid at the time of purchase

- **Finance charge**—Total dollar amount a person pays to use credit; includes interest and other fees

- **Installment interest**—Charge for use of credit; spread over a certain period of time

- **Interest**—Charges made for use of borrowed money; earnings on money that is loaned

  NOTE: One way to determine how fast interest accumulates is through the "Rule of 72." According to the rule, an individual can divide 72 by a given interest rate (I) to determine how many years (Y) it will take to double the principal (72/I = Y).

  Another way to use the rule is to divide 72 by the number of years (Y) in which an individual wants the principal to double. The answer is the interest rate (I) at which the principal needs to be invested (72/Y = I).

  EXAMPLES: **Dividing 72 by the interest rate**: At an interest rate of 8 percent, the principal will double in 9 years (72/8 = 9). At an interest rate of 16 percent, the principal will double in 4.5 years (72/16 = 4.5).

  Dividing 72 by the number of years: If an individual wants to double his or her principal within 5 years, the money would have to be invested at an interest rate of 14.4 percent (72/5 = 14.4). If an individual wants to double money within 15 years, the principal would have to be invested at an interest rate of 4.8 percent (72/15 = 4.8).

- **Layaway**—To have an item held at a store in the buyer's name; buyer makes regular payments and claims the item once full payment is made

- **Maturity date**—Date a credit or loan obligation is supposed to be paid in full

- **Principal**—Amount of money borrowed; does not include interest or other charges

- **Simple interest**—Charges or earnings made on the principal

OBJECTIVE 2

Name types of credit.

Consumers receive either cash or goods and services in exchange for a promise to pay when they use credit. Following are three major types of credit available to consumers:

- **Cash loan**—Used to borrow money

  EXAMPLES: To buy a car, finance an education, buy furniture

- **Sales credit**—Used to buy goods

  EXAMPLES: To buy clothes, furniture, food

- **Service credit**—Used to purchase a service

  EXAMPLES: To purchase services from telephone and utility companies, doctors, lawyers, hospitals, dry cleaners, repair shops

OBJECTIVE 3

Distinguish among types of sales credit.

Sales credit is used to receive *goods* and pay for them later. Sales credit can be tailored to meet the needs of a consumer. Following are three common types of sales credit:

- **Installment credit**—Charging expensive items and paying according to a schedule

  NOTE: A consumer using installment credit normally makes a down payment and signs a contract agreeing to make regular payments until the debt is paid in full. Finance charges are added to the cash price of installment credit purchases.

- **Regular credit**—Charging items within a specified time period and making full payment at the end of the period

  NOTE: "Regular credit" is also called "noninstallment" or "30-day credit." If the amount due is not paid at the end of the specified period, often one month, finance charges may be added to the next regular charge account statement.

- **Revolving credit**—Charging items with the choice of paying in full each month and not having to pay a finance charge *or* paying a finance charge while spreading payments over a certain amount of time

  NOTE: "Revolving credit" is also called "open-end credit." A minimum payment is due each month on an active revolving charge account. A credit limit is established for individual revolving charge accounts. Many credit card companies offer revolving credit for their card holders.

OBJECTIVE 4

List sources of credit.

Before someone can use credit, that person needs to know where to go to obtain credit. After learning what credit sources are available, a consumer should shop for the lender with the best reputation and rates. Sources of credit include the following:

- **Finance company**—Offers cash loans at possibly higher interest rates than those offered at banks

  NOTE: "Finance companies" are also called "consumer finance companies," "personal finance companies," and "small-loan companies." Finance companies usually charge higher interest rates than banks. Interest rates are higher because finance companies often lend to people who lack a credit history, have inadequate collateral, or have poor credit histories and therefore cannot obtain loans from banks, savings and loan associations, or credit unions. Finance companies may also offer smaller loans than banks will. Many states have laws regulating how much interest finance companies can charge and the amount of money they can loan. Finance companies regulated by state laws are called "licensed lenders."

- **Financial institution**—Offers cash loans and credit cards to people with good credit ratings

  NOTE: Financial institutions include commercial banks, savings and loan associations, credit unions, and mutual savings banks.

- **Life insurance policy**—Offers policyholder the option of borrowing from cash value of policy at low interest rates

  NOTE: The cash value is the amount of money that builds up in the savings portion of some kinds of life insurance policies. A person would receive the cash value by canceling a policy before it becomes payable by death or maturity.

- **Loan shark**—Offers cash loans at extremely high interest rates; illegal lender

  CAUTION: According to studies, the lowest rate normally charged by loan sharks is 120 percent a year. Rates commonly range as high as 500 percent annually and have exceeded 2,000 percent a year. Loan sharks do not abide by state lending laws. Loan sharks may use violence to collect outstanding loans and should never be used as lenders.

- **Oil company**—Issues credit cards for gas, oil, and other items sold at the company's outlets

  NOTE: Handling credit purchases and accounts costs a company time and money. To discourage credit use, many oil companies offer discounts to customers who use cash instead of credit.

- **Pawnbroker**—Offers cash loans with interest in exchange for property left as collateral

  NOTE: Pawnbrokers work in pawn shops. Pawnbrokers normally base their loans on a percentage of how much the collateral is worth. The percentage may range from 10 to 60 percent. Interest rates of up to 50 percent may also be charged.

- **Private lender**—Offers cash loans with or without interest

  EXAMPLES: Family, friends

- **Retail store**—Offers its own charge accounts, often accepts other credit cards, and may hold merchandise in layaway

  NOTE: A retail store is a business that sells goods and/or services directly to consumers.

- **Travel-and-entertainment credit card company**—Offers its own credit card allowing card holders to charge travel, entertainment, and recreation expenses at participating businesses

  NOTE: Card holders pay a yearly membership fee that is higher than most annual fees charged for bank credit cards. Card holders are not usually given a spending limit but are required to pay all expenses each month.

  EXAMPLES: American Express, Carte Blanche, Diners' Club

OBJECTIVE 5

Name factors that affect interest rates.

The lender, borrower, and economy all influence how much interest is charged for credit. Following are specific factors—each related to the lender, borrower, and/or economy—that affect interest rates:

- **Ability to repay**—Greater ability to repay a debt can lower the interest rate.
- **Collateral offered**—Valuable items offered as collateral can lower the interest rate.
- **Current rate of interest**—The rate of interest charged is determined by the cost of the loan to the lender.
- **Economic conditions**—The amount of money available in the economy influences interest rates: less money available for loans increases the cost of credit; more money available decreases the cost.
- **Length of time to repay credit**—The longer the borrower takes to repay a debt, the more he or she will pay in interest.
- **Source of credit**—Financial institutions and lenders charge different interest rates and service fees.
- **Total amount of money borrowed**—The amount of interest paid is determined by the amount of money borrowed.
- **Type of credit selected**—The amount and rate of interest will vary according to the type of credit and the repayment plan the borrower and lender select.

OBJECTIVE 6

List advantages and disadvantages of using credit.

Credit can give or take away freedom. If used wisely, credit gives an individual the freedom to manage his or her money in a variety of ways. If used irresponsibly, credit takes away an individual's financial freedom and replaces that freedom with a heavy load of debt. To avoid irresponsible credit use and its consequences, an individual should carefully consider the following advantages and disadvantages of using credit:

Advantages

- Permits the consumer to take advantage of bargains

- Allows the consumer to use goods and services while paying for them

- Allows the consumer to obtain emergency funds

- Allows the consumer to raise his or her standard of living

  NOTE: Instead of waiting until they have saved enough cash, many people prefer to use credit to buy expensive items like homes and cars.

- Helps the consumer make purchases that are part of a long-range financial plan

  EXAMPLES: Education, car, furniture

  NOTE: Many people have trouble saving enough money in advance to make major purchases. In this instance, credit is a type of forced savings plan to reach a worthwhile goal.

- Establishes the consumer's credit rating

- Helps the consumer simplify record keeping and budgeting

  NOTE: Credit receipts and statements provide a convenient record of annual expenses. This record of expense can help with record keeping, budgeting, and computing taxes.

- Helps the consumer who needs to return merchandise

  NOTE: After returning something bought with credit, the charge for the merchandise is deleted from the consumer's credit account. No cash has to change hands. The monthly credit card statement also provides the buyer with proof he or she bought an item at a particular place.

- Eliminates the consumer's need to carry large amounts of cash

Disadvantages

- Ties up future income to pay debt
- Causes confusion if credit contracts and terms are difficult to understand
- Increases the cost of most items

  NOTE: A consumer who uses credit will usually have to pay interest and may also be charged annual and other fees.
- May encourage attitude of wanting to have things NOW

  NOTE: Wanting to have things NOW is called "instant gratification."
- May encourage impulse buying

  NOTE: Impulse buying, also called buying on the "spur of the moment," is buying without planning.
- May tempt consumer to spend more than he or she can afford
- Contributes to poor credit rating if borrower does not pay bills when they are due

  NOTE: To make sure credit payments are received and posted by their due dates, a borrower should mail or submit payments several days before they are due.
- May result in items being repossessed

  NOTE: If a person cannot make credit payments, he or she could lose collateral and/or items bought with credit.
- May encourage customer to charge items only at stores for which customer has credit cards

  NOTE: By shopping only at certain stores, a person misses the chance to compare prices and quality of merchandise. He or she may not be buying the best product for the best price.

OBJECTIVE 7

Discuss wise credit practices.

Credit is like food: both have benefits, but too much of either can create problems. Too much food can harm a person's physical health—causing the person to become overweight. In a similar way, too much credit can harm an individual's financial health—causing the individual to carry more debt than he or she can handle. To keep from carrying too much debt, a person should establish the following credit habits:

- **Limit the total amount borrowed to 20 percent or less of yearly take-home pay**. Debts should always be kept in line with income and ability to repay. Committing more than 20 percent of yearly income to credit payments may interfere with an individual's ability to buy essential goods and services.

  EXAMPLE: A person who has take-home (net) pay of $2000 per year should limit credit to $2000 x .20 = $400 per year.

- **Limit the total of monthly payments to 10 percent or less of monthly take-home pay**. Spending more than 10 percent of monthly take-home pay on credit may interfere with an individual's ability to buy essential goods and services.

  EXAMPLE: A person who has take-home pay of $350 per month should limit credit to $350 x .10 = $35 per month.

- **Buy items that will outlast the credit payment period**. Many people do not like making credit payments on items that no longer work, are out of style, or have already been consumed.

  EXAMPLES: Food, fad clothing, vacations, entertainment

- **Understand how much credit costs**. Credit costs include interest, finance charges, and annual fees. Finance charges for credit card purchases are usually added after the due date. An individual may therefore reduce credit costs by paying an entire bill before the due date. Paying as much money as possible, as soon as possible, may also help reduce interest charges on a debt.

- **Use credit to buy items that increase in value**. It is best to avoid paying finance charges. Most people who use credit end up paying finance charges at some time, though. Paying for something that increases in value helps justify paying finance charges.

  EXAMPLE: Homes often increase in value.

  NOTE: People often use credit to buy expensive items that decrease in value but are necessities. Cars, for instance, usually decrease in value with age. But because vehicles are often considered necessities, many people use credit to buy them.

- **Shop for credit**. To find the best offers and the most dependable, honest lenders, people should compare credit offers and lenders.

- **Keep a good credit reputation**. A borrower needs to be businesslike, honest, and fair.

OBJECTIVE 8

Select from a list ways to establish a good credit record.

With one exception, unfavorable credit information can be reported on a person's credit record for up to seven years. Bankruptcy is the exception. A bankruptcy can be reported on a person's credit record for up to ten years. To avoid having a history of bad credit, an individual can practice the following good credit habits:

- Make the biggest down payment possible.

  NOTE: Making a big down payment reduces future payments and the amount of interest owed.

- Pay bills when they are due.
- Pay what is owed as soon as possible.
- Plan ahead how to make payments.
- Use credit only if income is steady and reliable.
- Understand and follow terms of a credit contract.
- Consider carefully before buying an item or service with credit.
- Have terms of a credit contract documented in writing.
- Borrow only from reputable lenders.

OBJECTIVE 9

Select from a list factors creditors can legally consider to determine credit risk.

Creditors want their loans paid back. To be sure their money is loaned to people who can and will repay, creditors may legally consider the following factors:

- **Income**—Creditors want to be sure a potential customer earns enough money to pay back debts.
- **Payment record**—An individual who pays bills on time is normally considered a good credit risk.
- **Employment record**—Having steady, reliable employment shows creditors that money is available to pay bills.
- **Certain personal factors**—A creditor can consider certain personal factors that may affect an individual's ability to pay back borrowed money.

  EXAMPLES: Type of bank accounts, reason for wanting credit, occupation, type of residence, geographic location

  NOTE: The Equal Credit Opportunity Act of 1975 says that credit *cannot* be denied based on a person's sex, marital status, religion, national origin, color, or age (except in cases where age impacts a person's ability to work or enter into contracts). In addition, credit *cannot* be denied only because an individual receives social security, unemployment, retirement, or public assistance. The Act also states that a creditor *cannot* lend a person money on terms different from those given to another person with similar income, expenses, credit history, and collateral.

OBJECTIVE 10

Distinguish among legal means used for debt collection.

Borrowers are responsible for paying their debts. However, several things can cause borrowers not to pay their debts. Unexpected events include personal injury and illness or business failure. An individual may also fall too far into debt because he or she has not budgeted how money should be spent. For whatever reason, people who do not pay their debts may become involved with the legal system. The legal system may arrange for debts to be paid in one of the following ways:

- **Arrangement**—Creditor allows debtor to make smaller payments over a longer period of time; debtor must usually agree not to make any more credit purchases until the debt is paid.

- **Bankruptcy**—A federal court permits the debtor to keep some items and then distributes the person's remaining assets, income, and property among the creditors.

- **Garnishment**—Money is withheld from the debtor's paycheck until the debt and court costs are paid.

- **Repossession**—Collateral attached to a loan is taken because the borrower did not make payments.

  NOTE: The collateral is often the item bought with the loan.

CALCULATING THE COST OF CREDIT

The cost of credit is the difference between an item's "cash price" and "credit price." The credit price is based on the interest rate, how long someone takes to repay, and whether there are additional charges for getting the credit. Two common methods for calculating the cost of a loan are based on simple and installment interest formulas.

SIMPLE INTEREST

- Is charged only on the principal
- Is calculated based on one year or a fraction of a year

  NOTE: The fraction can be expressed in months, weeks, or days. The fraction is normally converted to a decimal number.

  EXAMPLES: Four months = 4/12 = 0.33

  Fifteen months = 15/12 = 1.25

  Five months = 5/12 = 0.42

- Is added to the principal to determine the total amount of the loan

  NOTE: The total amount of the loan is usually paid in equal amounts, often monthly, over a set period.

- Is calculated using the following formula:

  Principal x Interest Rate x Time = Interest

  NOTE: Converting from a percent rate to a decimal number requires moving the decimal point to the left two spaces: 25 percent = .25

  EXAMPLES:

  1. Ramesh has borrowed $1500.00 for 12 months with a 15 percent interest rate. The money will be used to help pay for a used car.

     $1500.00 x .15 x 12/12 =

     $1500.00 x .15 x 1 = $225.00 for the cost of the loan

  2. Sarah took out a $550 loan to buy a guitar. She has 6 months to pay back the loan at 14 percent interest.

     $550.00 x .14 x 6/12 =

     $550.00 x .14 x .5 = $38.50 for the cost of the loan

INSTALLMENT INTEREST

- Is included with each regular payment for a loan or credit
- Is calculated using the following formula:

Monthly Payments x Number Of Payments + Down Payment – Original Price = Interest

EXAMPLES:

1. Nina's monthly payments for a new all-terrain bike are $48.00 for 10 months. The original price of the bike is $416.00. She makes no down payment.

   $48.00 x 10 + 0 = $480.00 total cost

   $480.00 - $416.00 = $64.00 for the cost of the loan

2. Victor's monthly payments for a new stereo are $64.03 for 15 months. The original price of the stereo is $950.00. He makes a down payment of $100.00.

   $64.03 x 15 = $960.45

   $960.45 + $100.00 = $1060.45 total cost

   $1060.45 - $950.00 = $110.45 for the cost of the loan

NAME ______________________________

CREDIT CROSSWORD PUZZLE

INTRODUCTION

Several terms associated with credit are used in the following crossword puzzle. A credit consumer should be familiar with these terms and their definitions.

DIRECTIONS

Complete the crossword puzzle by filling in the credit terms which match the definitions.

DEFINITIONS

Language Skills

- Use correct spelling

Functional Reading Skills

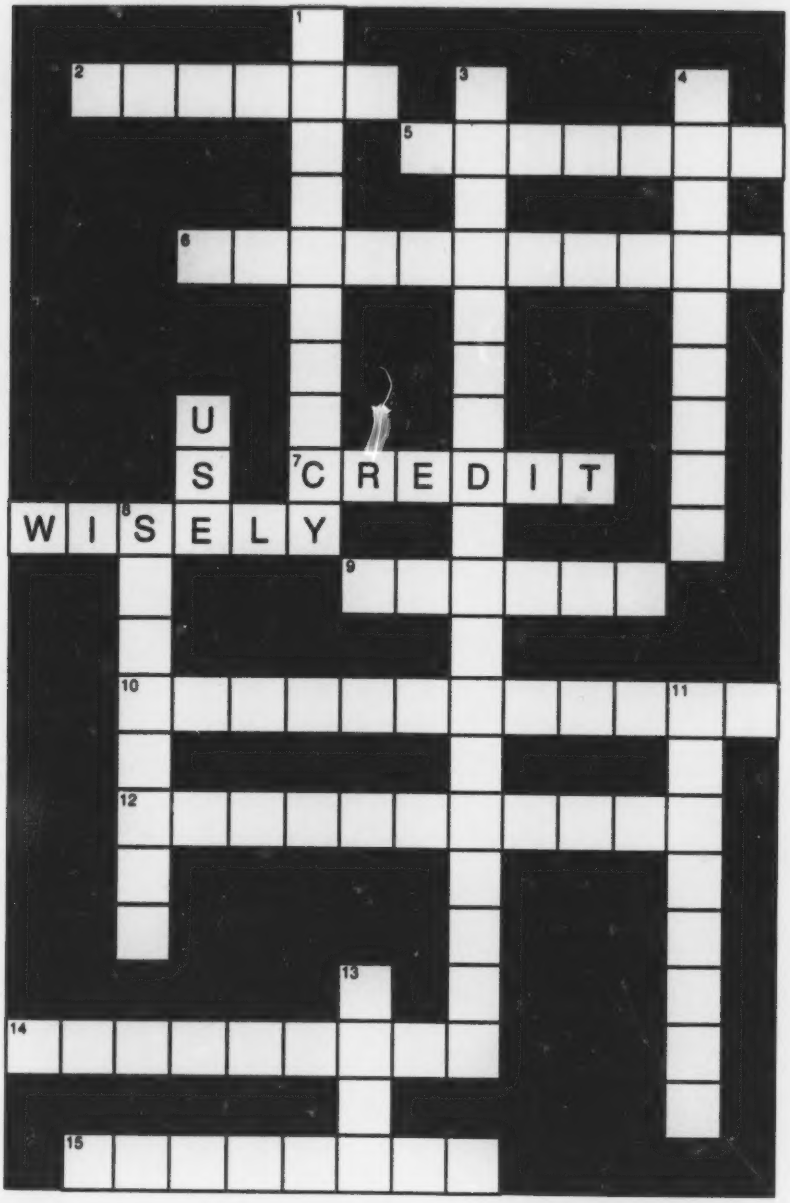
- Use content area vocabulary

Across

2. A company that provides credit information on consumers is called a credit ____________ .
5. Insurance purchased by employers to cover employees' job-related injuries and illnesses is called ____________ compensation.
6. Holding out a set amount of a debtor's salary to pay debts.
7. A method of buying goods or services now and paying for them in the future.
9. An evaluation of a person's ability and willingness to repay debts is called a credit ____________ .
10. Payments made by a state to workers who have lost their jobs is called ____________ compensation.
12. A loan for goods with repayment made in a set amount over a set time limit with interest is called a(n) ____________ loan.
14. To take back an article used as security for credit when the purchaser fails to make payments as agreed.
15. A business or person that loans money to others.

Down

1. A legal proceeding in which a person who owes money declares that the debt cannot be repaid.
3. A few large loans taken out to pay off many small loans are called ____________ ____________ .
4. The original amount of a loan on which the interest is computed.
8. An item of value pledged to the creditor if loaned money is not repaid.
11. The difference between what an individual owns and what he or she owes.
13. The amount of money a person owes to a creditor.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ACTIVITY SHEET 2 | **CREDIT CONSUMERS** | **H II**

NAME ______________________________

IF CREDIT WERE A CRANNY, WHICH ONE WOULD YOU SELECT?

INTRODUCTION

Rock climbers must learn to select the right nooks, crannies, and small rock holds. In a similar way, borrowers must learn to select the right types of credit to make the best borrowing deals.

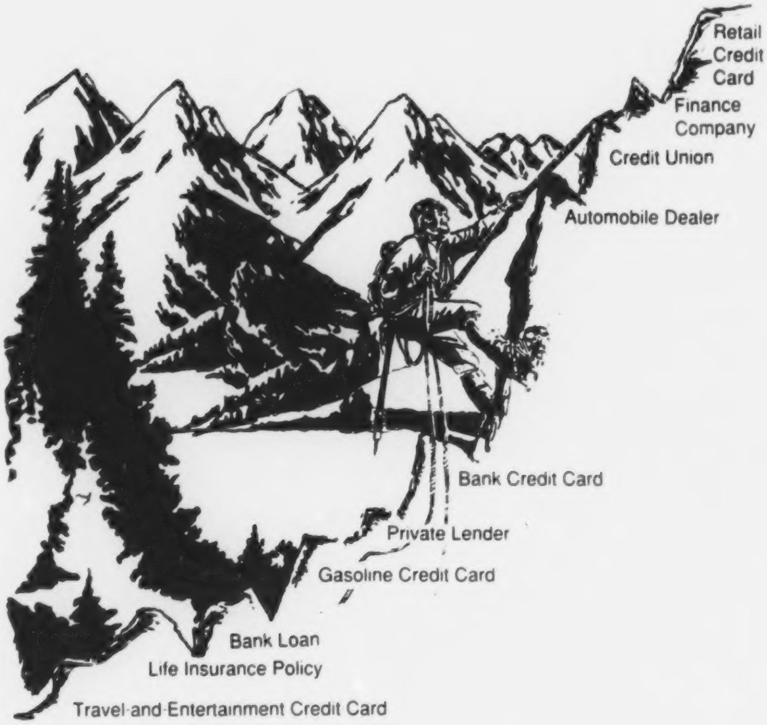
DIRECTIONS

Select from the drawing the type of credit that best fits each situation given on the next page. Write the correct source in each blank.

- Transfer knowledge to new situations
- Evaluate alternatives
- Select an alternative

Functional Social Studies Skills

- Analyze consumer issues


Retail Credit Card
Finance Company
Credit Union
Automobile Dealer
Bank Credit Card
Private Lender
Gasoline Credit Card
Bank Loan
Life Insurance Policy
Travel-and-Entertainment Credit Card

____________________ 1. Used to buy an item at any interest rate, and possibly no interest rate, depending on the agreement between you and the lender

____________________ 2. Used to buy a car if you do not obtain a bank or personal loan

____________________ 3. Used to obtain money from a place where co-workers pool their money and where interest is normally less than what banks charge

____________________ 4. Used to purchase an item such as a shirt from one particular department store; you are allowed to pay your bill in about 30 days with no extra charge, *or* to pay the store after 30 days with interest

____________________ 5. Used to borrow money at very high interest when you do not have a credit rating, your credit rating is poor, or you want a small loan

____________________ 6. Used to buy items at almost any store you choose and to be allowed to pay the bill within the month at no extra cost, *or* to pay the bill later with interest

____________________ 7. Used to buy only oil, gasoline, or other products a gas company offers

____________________ 8. Used to borrow money you have invested for protection value, at a low interest rate

____________________ 9. Used to obtain money for one of several reasons—such as buying a used car, attending a vocational school or college, or furnishing an apartment—at varying but usually competitive interest rates

____________________ 10. Used to pay for staying in a motel and eating meals while on vacation; the total bill is paid when it arrives within the month; a relatively high annual membership fee is charged

ACTIVITY SHEET 1

Across

2. Bureau
5. Workers'
6. Garnishment
7. Credit
9. Rating
10. Unemployment
12. Installment
14. Repossess
15. Creditor

Down

1. Bankruptcy
3. Consolidation loans
4. Principal
8. Security
11. Net worth
13. Debt

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ACTIVITY SHEET 2

1. Private lender
2. Automobile dealer
3. Credit union
4. Retail credit card
5. Finance company
6. Bank credit card
7. Gasoline credit card
8. Life insurance policy
9. Bank loan
10. Travel-and-entertainment credit card

ASSIGNMENT SHEET 1

CREDIT CONSUMERS

H II

NAME ______________________________ SCORE _______

OBJECTIVE 11

Calculate the cost of credit.

INTRODUCTION

The cost of credit is based on three basic factors: interest rate, time, and principal. Each of these factors can be used in different ways to calculate the cost of credit, but each one is present in some way.

DIRECTIONS

Use the two formulas given in Supplement 1 to solve the following problems. In solving the problems, it is important to first identify whether you are dealing with a simple interest or installment interest problem. Then select and apply the correct formula from the two given in Supplement 1.

1. Carmen borrows $290 for 6 months at 14 percent interest to buy equipment for a science project. What is the cost of this loan?

   Show your work.

   Answer: ____

Operation and Calculation Skills

- Convert whole numbers to fractions and decimals
- Calculate with whole numbers, fractions, and decimals

Functional Math Skills

- Calculate interest
- Solve practical problems

- Apply a problem-solving model
- Transfer knowledge to new situations

2. The original price of a citizens band (C.B.) radio is $185.00. Claire buys the C.B. on credit with 11 monthly payments of $19.51. She does not make a down payment. What is the total installment interest charged (the cost of the loan)?

   Show your work.

   Answer: ______________________________

3. Joshua purchases a compact disc player. The original cost is $459.79. A down payment of $46.00 is required. He makes 15 monthly payments of $31.72 each. How much total interest will Joshua pay?

   Show your work.

   Answer: ______________________________

4. Thomas wants to borrow money to buy a used car. Would it be less expensive for him to borrow $3,500.00 at 10 percent interest for 18 months or at 14 percent interest for 12 months?

   Show your work.

   Answer: ______________________________

ASSIGNMENT SHEET 2 — CREDIT CONSUMERS — H II

NAME ______________________________ SCORE _______

OBJECTIVE 12 **Evaluate a credit situation.**

INTRODUCTION Financial experts recommend that people limit the amount of money they borrow to 20 percent of annual take-home pay. The experts also recommend credit spending be limited to 10 percent or less of monthly take-home pay.

DIRECTIONS Read the following situation and answer the questions that follow to evaluate Spencer's use of credit.

Math Application Skills

- Solve percent problems

Functional Math Skills

- Solve income and expense problems
- Transfer knowledge to new situations
- Draw conclusions

Spencer's Situation

Spencer recently graduated from a licensed practical nursing program and two months later obtained his state nursing license. He is now hired as a licensed practical nurse in a nearby hospital. His monthly take-home pay is $1080.00. Spencer wants to buy a used car. With a down payment of $750, the monthly car payment will be $100.44. In three months, Spencer will have to start paying $45.00 a month toward his school loan of $2,450.00.

Evaluation

1. According to the 20 percent rule, how much total annual take-home income can Spencer afford to spend on credit?

   Show your work.

   Answer: ______________________________

2. According to the 10 percent rule, how much take-home income can Spencer afford to spend on credit payments each month?

   Show your work.

   Answer: ____

3. What will Spencer's total monthly payments be if he buys the car and starts paying on the school loan?

   Show your work.

   Answer: ____

4. What percentage of Spencer's monthly take-home income (rounded off to the nearest percentage) would be used to make credit payments if he bought the car and started paying on his school loan?

   Show your work.

   NOTE: Figure percentage by dividing the monthly payments by the monthly take-home pay.

   Answer: ______________________________

5. Based on calculations from Questions 1 through 4, should Spencer buy the car? Why or why not?

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   ____

ASSIGNMENT ANSWERS

CREDIT CONSUMERS

H II

ASSIGNMENT SHEET 1

1. $290.00 x .14 x 6/12 =
   $290.00 x .14 x .5 = $20.30
2. $19.51 x 11 + 0 - $185.00 = $29.61
3. $31.72 x 15 + $46.00 - $459.79 = $62.01
4. It would cost $525.00 to borrow at 10 percent interest for 18 months.

   It would cost $490.00 to borrow at 14 percent interest for 12 months.

   It would therefore be less expensive to borrow at 14 percent interest for 12 months.

   $3500.00 x .10 x 18/12 =

   $3500.00 x .10 x 1.5 = $525.00

   versus

   $3500.00 x .14 x 12/12 =

   $3500.00 x .14 x 1 = $490.00

ASSIGNMENT SHEET 2

1. $1080.00 x 12 x .20 = $2592.00
2. $1080.00 x .10 = $108.00
3. $100.44 + $45.00 = $145.44
4. $145.44/$1080.00 = .1346 = .13, or 13 percent, when rounded
5. No. According to the 10 percent rule, Spencer can afford up to $108.00 per month in credit payments. He would have to pay $145.44 per month, or 13 percent of his net monthly income, in loans if he bought the car and started paying back his school loan.

WRITTEN TEST

CREDIT CONSUMERS

H II

NAME ________________________________ SCORE _______

OBJECTIVE 1

Match terms associated with using credit to their correct definitions. Write the correct letters in the blanks. Terms and definitions are continued on the following page.

____ 1. Money owed

____ 2. Individual who buys and/or uses goods and/or services

____ 3. Agreement between parties making a legal obligation

____ 4. Company that operates for profit and is in the business of gathering, storing, and distributing credit information about individuals

____ 5. Account that is open and in use

____ 6. Plastic card issued by a business; allows card holders to charge goods and services

____ 7. Property used by a borrower to guarantee the payment of a loan

____ 8. Charges calculated on the sum of the unpaid principal and any unpaid interest; earnings calculated on the principal and accumulated interest

____ 9. Maximum amount of money a lender will let a borrower use

___ 10. Charges or earnings made on the principal

___ 11. The part of an item's cost that is paid at the time of purchase

___ 12. Total dollar amount a person pays to use credit; includes interest and other fees

___ 13. Business or individual offering credit to others

___ 14. Charge for use of credit; spread over a certain period of time

a. Active account

b. Annual percentage rate (APR)

c. Balanced account

d. Capital

e. Charge

f. Collateral

g. Compound interest

h. Consumer

i. Contract

j. Credit

k. Credit bureau

l. Credit card

m. Credit limit

n. Creditor

o. Credit rating

p. Credit record

q. Debit card

r. Debt

s. Down payment

t. Finance charge

u. Installment interest

___15. Charges made for use of borrowed money; earnings on money that is loaned

___16. To have an item held at a store in the buyer's name; buyer makes regular payments and claims the item once full payment is made

___17. Date a credit or loan obligation is supposed to be paid in full

___18. Amount of money borrowed; does not include interest or other charges

___19. Yearly charge on credit or loan stated as a percentage; rate paid per dollar per year on the the amount of money borrowed

___20. Evaluation of an individual's record of paying debts

___21. File at a credit bureau that shows an individual's income, employment background, financial worth, and history of paying debts

___22. Agreement allowing a person to buy goods and services now in in exchange for a promise to pay later

___23. To buy an item without paying cash at the time of the sale

v. Interest

w. Layaway

x. Maturity date

y. Principal

z. Simple interest

OBJECTIVE 2

Name types of credit.

____

____

____

OBJECTIVE 3

Distinguish among types of sales credit. Write the correct letters in the blanks.

____ 1. Charging expensive items and paying according to a schedule

____ 2. Charging items with the choice of paying in full each month and not having to pay a finance charge *or* paying a finance charge while spreading payments over a certain certain amount of time

____ 3. Charging items within a specified time period and making full payment at the end of the period

a. Installment credit

b. Regular credit

c. Revolving credit

OBJECTIVE 4

List four sources of credit.

____

____

____

____

OBJECTIVE 5

Name four factors that affect interest rates.

____

____

____

____

OBJECTIVE 6 **List three advantages and three disadvantages of using credit.**

Advantages

Disadvantages

OBJECTIVE 7 **Discuss three wise credit practices.**

OBJECTIVE 8

Select from the following list ways to establish a good credit record. Write an "X" in the blank before each correct answer.

____ 1. Pay bills as late as possible.

____ 2. Make good excuses when paying bills late.

____ 3. Borrow only from reputable lenders.

____ 4. Have terms of a credit contract documented in writing.

____ 5. Wait until receiving credit to plan how payments will be made.

____ 6. Consider carefully before buying an item or service with credit.

____ 7. Make no down payments.

____ 8. Understand and follow terms of a credit contract.

____ 9. Use as much credit as possible to get through rough financial times.

____ 10. Make the biggest down payment possible.

____ 11. Pay bills when they are due.

____ 12. Make oral instead of written agreements.

____ 13. Read the credit contract after, not before, signing it to save time when making a credit deal.

____ 14. Pay what is owed as soon as possible.

____ 15. Plan ahead how to make payments.

____ 16. Use credit only if income is steady and reliable.

OBJECTIVE 9

Select from the following list factors creditors can legally consider to determine credit risk. Write an "X" in the blank before each correct answer.

____ 1. Whether a person is male or female

____ 2. Income

____ 3. Certain personal factors

____ 4. Marital status

____ 5. National origin

____ 6. Race

____ 7. Employment record

____ 8. Whether a person receives social security payments

____ 9. Whether a person receives unemployment payments

___ 10. Payment record

OBJECTIVE 10

Distinguish among legal means used for debt collection. Write the correct letters in the blanks.

____1. A federal court permits the debtor to keep some items and then distributes the person's remaining assets, income, and property among the creditors.

____2. Creditor allows debtor to make smaller payments over a longer period of time; debtor must usually agree not to make any more credit purchases until the debt is paid.

____3. Collateral attached to a loan is taken because the borrower did not make payments.

____4. Money is withheld from the debtor's paycheck until the debt and court costs are paid.

a. Arrangement

b. Bankruptcy

c. Garnishment

d. Repossession

NOTICE The following assignment sheets are not part of the written test. If the assignments have not been completed, check with the instructor.

OBJECTIVE 11 **Calculate the cost of credit.** SCORE _______

OBJECTIVE 12 **Evaluate a credit situation.** SCORE _______

WRITTEN TEST ANSWERS

CREDIT CONSUMERS

H II

OBJECTIVE 1

1. r
2. h
3. i
4. k
5. a
6. l
7. f
8. g
9. m
10. z
11. s
12. t
13. n
14. u
15. v
16. w
17. x
18. y
19. b
20. o
21. p
22. j
23. e

OBJECTIVE 2

Answer should include the following:

- Cash loan
- Sales credit
- Service credit

OBJECTIVE 3

1. a
2. c
3. b

OBJECTIVE 4

Answer should include four of the following:

- Finance company
- Financial institution
- Life insurance policy
- Loan shark
- Oil company
- Pawnbroker
- Private lender
- Retail store
- Travel-and-entertainment credit card company

OBJECTIVE 5

Answer should include four of the following:

- Ability to repay
- Collateral offered
- Current rate of interest
- Economic conditions
- Length of time to repay credit
- Source of credit
- Total amount of money borrowed
- Type of credit selected

OBJECTIVE 6

Answer should include three of each of the following:

Advantages

- Permits the consumer to take advantage of bargains
- Allows the consumer to use goods and services while paying for them
- Allows the consumer to obtain emergency funds
- Allows the consumer to raise his or her standard of living
- Helps the consumer make purchases that are part of a long-range financial plan
- Establishes the consumer's credit rating
- Helps the consumer simplify record keeping and budgeting
- Helps the consumer who needs to return merchandise
- Eliminates the consumer's need to carry large amounts of cash

Disadvantages

- Ties up future income to pay debt
- Causes confusion if credit contracts and terms are difficult to understand
- Increases the cost of most items
- May encourage attitude of wanting to have things NOW
- May encourage impulse buying
- May tempt consumer to spend more than he or she can afford
- Contributes to poor credit rating if borrower does not pay bills when they are due
- May result in items being repossessed
- May encourage customer to charge items only at stores for which customer has credit cards

OBJECTIVE 7

Answer should include any three of the following:

- **Limit the total amount borrowed to 20 percent or less of yearly take-home pay.** Debts should always be kept in line with income and ability to repay. Committing more than 20 percent of yearly income to credit payments may interfere with an individual's ability to buy essential goods and services.

- **Limit the total of monthly payments to 10 percent or less of monthly take-home pay.** Spending more than 10 percent of monthly take-home pay on credit may interfere with an individual's ability to buy essential goods and services.

- **Buy items that will outlast the credit payment period.** Many people do not like making credit payments on items that no longer work, are out of style, or have already been consumed.

- **Understand how much credit costs.** Credit costs include interest, finance charges, and annual fees. Finance charges for credit card purchases are usually added after the due date. An individual may therefore reduce credit costs by paying an entire bill before the due date. Paying as much money as possible, as soon as possible, may also help reduce interest charges on a debt.

- **Use credit to buy items that increase in value.** It is best to avoid paying finance charges. Most people who use credit end up paying finance charges at some time, though. Paying for something that increases in value helps justify paying finance charges.

- **Shop for credit.** To find the best offers and the most dependable, honest lenders, people should compare credit offers and lenders.

- **Keep a good credit reputation.** A borrower needs to be businesslike, honest, and fair.

OBJECTIVE 8

3, 4, 6, 8, 10, 11, 14, 15, 16

OBJECTIVE 9

2, 3, 7, 10

OBJECTIVE 10	1. b 2. a 3. d 4. c
OBJECTIVE 11	Refer to answers to Assignment Sheet 1.
OBJECTIVE 12	Refer to answers to Assignment Sheet 2.

OBJECTIVE SHEET

MANAGING MONEY WITH ENE

H III

INTRODUCTION

To manage money with sense, an individual needs to learn and apply basic money-management skills. These skills include applying wise buying guidelines, evaluating advertising, identifying and avoiding consumer fraud, knowing sources of consumer protection, and knowing how to make and follow a budget.

UNIT OBJECTIVE

After completing this unit, the student should be able to explain and demonstrate methods for managing money sensibly. The student will demonstrate competency by completing the assignment sheets and written test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with managing money to their correct definitions.
2. Name factors that influence consumer spending.
3. Select from a list wise buying guidelines.
4. List advantages and disadvantages of advertising.
5. Match possible consumer fraud techniques to their correct descriptions.
6. List sources of consumer protection.
7. List in order steps in making a consumer complaint.
8. Select from a list steps in making a budget.
9. Evaluate advertising. (Assignment Sheet 1)
10. Analyze consumer problems. (Assignment Sheet 2)
11. Write a letter of complaint. (Assignment Sheet 3)

SUGGESTED ACTIVITIES

MANAGING MONEY WITH ENE

H III

PREPARATION

- Order materials to supplement the unit.

  NOTE: See suggested resources and unit references.

- Study the specific objectives to determine those to be covered in lecture presentations.

- Plan additional tasks to be covered in classroom presentations.

- Invite guest speakers to discuss ways to manage money sensibly.

- Provide guest speakers with unit objectives and information sheets before they meet with the class.

- Arrange for the use of all computer and audiovisual equipment that will be needed.

DELIVERY

Objective 1

- To introduce the unit and emphasize the benefits of budgeting, give students candy coins. At the end of the unit, students can redeem candy for privileges.

  NOTE: Some students will eat all their candy before the end of the unit. They receive immediate gratification (similar to what people get for buying on impulse) but lose the long-term benefits of saving (similar to the benefits people receive for saving money to meet long-term goals).

- Use the following activity to emphasize the importance of budgeting for the expected and unexpected: Prepare packets of different amounts of play money. On the first day of teaching the unit, have each student randomly select a packet of the play money. Each day, have students draw slips of paper designating bills that must be paid from their packets.

  EXAMPLES: Rent, car repairs, hospital stay, medication, utility bill

- Review terms and definitions associated with managing money. Have students group the terms by category, and explain how they selected their categories.

  EXAMPLE: "Budget," "expense," "needs," and "wants" might be grouped as financial planning terms.

- Write the following consumer mottos on the chalkboard. Ask students what the mottos mean.

  - The customer is always right.
  - *Caveat emptor* (Let the buyer beware.)

Objective 2

- Ask students what factors influence how they spend money.

- Ask students if salespeople have ever pressured them into buying products or services the students did not really want. Have students think of ways a consumer can resist pressure from salespeople to buy an unneeded product or service.

Objective 3

- Supplement a discussion about wise buying guidelines with Handout 1, "Anatomy of a Wise Consumer."

- Supplement the objective with information from the publication *Sharpen Your Shopping Skills.*

- Define the term "warranty." Explain that warranties help guarantee how well a product works. Distribute copies of a warranty to the class. Ask students the following questions: What product or type of merchandise does the warranty cover? Who is the manufacturer of the product? Where should a product be taken or sent for repairs? How long does the warranty last? What does the warranty exclude from coverage?

- Discuss actions students should take before and after buying an item.

  EXAMPLES:
  - Make sure a product works before buying it. This may not be possible in every situation. Mail-order products or those received as gifts cannot be tried beforehand. It may also be difficult to test products in large, busy department stores.
  - Set up a file for guarantees, warranties, contracts, instruction booklets, and warning labels.
  - Fill out the warranty card, make a copy of it, and then send the original to the manufacturer. The copy of the warranty card should be filed.
  - Follow instructions and safety warnings when using a product.
  - Return a product to the store if it does not work properly. Many stores require the consumer to present a receipt or other proof of purchase when returning an item. Some products will have to be returned to the manufacturer instead of to the place of purchase.

- Have students bring in pictures of items they would like to buy. Ask students which of the buying guidelines they would follow before purchasing the products.

- Give students cents-off coupons. Have them discuss how the coupons benefit the consumer and the manufacturer. Discuss the influence of coupons on purchasing. Point out that consumers should compare prices even when using coupons.

- Distinguish between planned and impulse buying. Have students keep a record of the number and prices of impulse items they buy in one week. Total the number of impulse purchases the class made as a whole and how much money was spent. Emphasize the importance of making planned purchases and avoiding impulse purchases.

- Have students visit several local stores to "comparison shop" for a particular item. Students should compare availability, price, quality, and service. Discuss the results in class.

Objective 4

- Collect direct-mail advertisements. Bring them to class to discuss the number received, the types of information given, and what advertising techniques were used.

- Have students use the computer program *How to Read Ad Claims.*

  NOTE: This program teaches consumers what techniques to beware of when reading advertisements.

- Have students complete Assignment Sheet 1 on evaluating advertising.

Objective 5

- Tell students that answering the following questions can help a consumer detect fraud: Does the offer seem too good to be true? (Offers that seem too good to be true usually are!) Does the company or salesperson offer a written, money-back guarantee? (A consumer should generally avoid buying a product or service that is not guaranteed in writing.) Does the company have a good reputation? (To avoid fraud, a consumer should buy from companies that have good reputations.)

- Review the types of consumer fraud listed in the information sheets.

Objective 6

- Assign students to identify and role-play people who have helped the consumer movement. Each student should read a biography of a consumer advocate. The student should then write a one- to two-minute role. The role should portray the personality of the advocate and present accomplishments of the advocate. Students will present their roles to the class. Students may present their roles "live" or videotape them and play the recordings for the class.

  EXAMPLES: Upton Sinclair, author of the book *The Jungle*—which describes abuses in meat packaging plants; Rachel Carson, author of the book *Silent Spring*—which discusses dangers of pollution; Ralph Nader, well-known consumer advocate

- Have a representative from a local Better Business Bureau visit the class and discuss ways consumers can protect themselves and find help with consumer problems.

- Have students examine several issues of the magazine *Consumer Reports*. Instruct students to take notes on the types of information they find and report to the class how this magazine helps protect consumers.

- Show students marks or seals of approval.

- Have students complete Assignment Sheet 2 on analyzing consumer problems.

Objective 7

- Review for students steps in making a consumer complaint.

- Have students complete Assignment Sheet 3 on writing a letter of complaint.

Objective 8

- Explain that how a person manages money is more important than how much money the person earns.

- Point out that a budget:

  - Provides a detailed look at the individual's or family's financial condition

  - Encourages the individual or family to review financial values, goals, objectives, and priorities

  - Promotes the wise use of money

  - Helps the individual or family obtain the most value for money that is spent

  - Encourages the individual or family to review financial options

  - Helps the individual or family live within current income

  - Helps the individual or family prepare for or adjust to financial changes

  - Provides a financial record for income tax purposes

- Supplement the objective with information from the publication *Paying the Bills.*

  NOTE: This fact sheet discusses how to handle financial obligations.

- Have students complete Activity Sheet 1, "Determine Personal Values." Point out that a person's values will influence how that person spends and budgets money.

- Have students complete Activity Sheet 2, "Self Test on Personal Spending." Point out that having a plan (or budget) for managing money allows a person to live within his or her means and to save money.

- Have students complete Activity Sheet 3, "Evaluate Consumer Needs Versus Wants." Point out the importance of distinguishing between needs and wants when budgeting money.

- Have students use the computer programs *Living Alone, Managing Lifestyles—Survival Math Skills,* and/or *You Decide.*

- Show the video *Tracking Your Spending.*

  NOTE: This video demonstrates four methods of keeping financial records.

- Present different formats for budgeting. Have each student select a format and plan a budget.

- Refer to Section C, Unit VI, in the curriculum guide *Adult and Family Living* for more information on budgeting.

APPLICATION

Objective 9

- Have students complete Assignment Sheet 1 if it has not already been assigned.

Objective 10

- Have students complete Assignment Sheet 2 if it has not already been assigned.

Objective 11

- Have students complete Assignment Sheet 3 if it has not already been assigned.

- To supplement the assignment, ask students the following questions: Why should the consumer's address, telephone number, and the date be included on the letter? What are the advantages of writing to a specific person? Why should the consumer keep a copy of the letter?

EVALUATION

Written Test

- Explain to students that they will be asked to demonstrate on the written test actions listed in the specific objectives.
- Give the written test.
- Evaluate the students on assignment sheet activities if not previously done.
- Reteach and retest if necessary.
- Complete appropriate sections of competency profiles.
- Review individual and group performance in order to evaluate teaching methods. If required, adjust scope, sequence, or instructional approaches for additional lessons.

SUGGESTED RESOURCES

Audiovisual Material

- *Tracking Your Spending*

  NOTE: Teachers may request this video through the Oklahoma State University Cooperative Extension Center in each county.

Computer Software

- *How to Read Ad Claims*

  NOTE: Teachers may order this program from The Learning Seed Company, 330 Telser Road, Lake Zurich, Illinois 60047, phone 800-634-4941.

- *Living Alone*

  NOTE: This program can be ordered by writing to MCE, Lawrence Productions, Inc., 1800 South 35th Street, P.O. Box 458, Galesburg, Michigan 49053-9900, or by calling 800-421-4157.

- *Managing Lifestyles—Survival Math Skills*

  NOTE: Teachers may obtain this program by writing to Sunburst Communications, Inc., 101 Castleton Street, Pleasantville, New York 10570, or by calling 800-628-8897 or 914-747-3310.

- *You Decide* (Parts I and II)

  NOTE: This program may be ordered by writing to C.W. Publications, 2804 LeFevre, P.O. Box 744, Sterling, Illinois 61081, or by calling 815-626-5679.

Publications

- Blackwell, Dorothy G. *Sharpen Your Shopping Skills*. Home Economics Fact Sheet No. T-4305. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1981.

- *Consumer Reports*. Mount Vernon, New York: Consumers Union of U.S., Inc.

  NOTE: Publication dates for the magazine *Consumer Reports* would depend on the issues teachers use.

- Fox, Karen and Dorothy Goss. *Paying the Bills*. Home Economics Fact Sheet No. TC-101. Stillwater, Oklahoma: Oklahoma State University Cooperative Extension Service, 1988.

  NOTE: Home Economics Fact Sheets and publication cost information may be obtained from the Oklahoma State University Cooperative Extension Center in each county, or may be ordered directly from Central Mailing Services, Oklahoma State University, Stillwater, Oklahoma 74078-0550, phone 405-744-5385.

UNIT REFERENCES

- *Adult and Family Living*. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1990.

  NOTE: Teachers may obtain this curriculum guide from the Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074, phone 800-522-5810. Out-of-state teachers may call 800-654-4502

- *Adult Living: A Curriculum Guide for Teachers.* Knoxville, Tennessee: Tennessee State Department of Education, Division of Vocational-Technical Education, 1986.
- *Adult Roles and Functions.* Ripley, West Virginia: West Virginia Vocational Curriculum Laboratory, Cedar Lakes Conference Center, 1979.
- Benson, Ann. *Home Economics II: Basic Core.* Revised by Debbie Truitt. Stillwater, Oklahoma: Oklahoma Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1980.
- Bonnice, Joseph G. and M. A. Bannister. *Consumers Make Economic Decisions: Student Activity Guide*, 2d ed. Cincinnati, Ohio: South-Western Publishing Company, 1990.
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- *High School Financial Planning Program: Instructor's Manual.* Denver, Colorado: The College for Financial Planning, 1988.
- Lowe, Ross E. et al. *Consumer Education and Economics: Teacher's Annotated Edition*, 3d ed. Mission Hills, California: Glencoe Publishing Company, 1989.
- *Microcomputer Programs for Home Economics Education: A Bibliography.* Tallahassee, Florida: State of Florida Department of Education, Division of Vocational, Adult, and Community Education, 1989.
- Ryan, Joan S. *Managing Your Personal Finances*, 2d ed. Cincinnati, Ohio: South-Western Publishing Company, 1990.

- Ryan, Joan S. *Managing Your Personal Finances: Student Activities*, 2d ed. Cincinnati, Ohio: South-Western Publishing Company, 1990.

- Troelstrup, A. *The Consumer in American Society*. New York: McGraw-Hill, Inc., 1974.

- U.S. Office of Consumer Affairs. *Consumer's Resource Handbook*. Washington, D.C.: U.S. Government Printing Office, 1990.

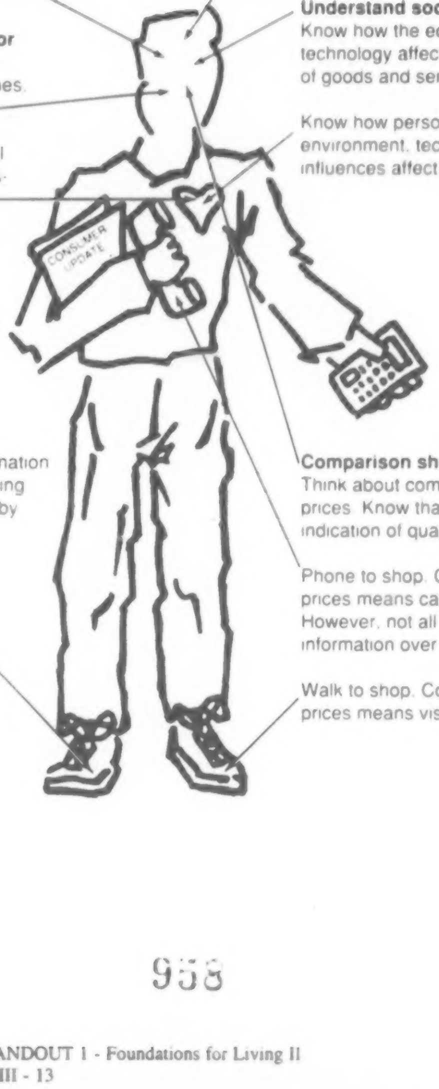
  NOTE: Teachers may obtain a free copy of the *Handbook* by writing to Handbook, Consumer Information Center, Pueblo, Colorado 81009.

- Wyllie, Eugene D. et al. *Consumer Economics*, 11th ed. Cincinnati, Ohio: South-Western Publishing Company, 1988.

ANATOMY OF A WISE CONSUMER

INTRODUCTION

Anatomy means the structure of a person. Anatomy is also the science of how organisms (humans, animals, and plants) are structured, or put together. This handout describes the anatomy of the wise consumer.



Know when and where to buy.
Think about when and where items will cost the least.

Evaluate reasons for wanting to buy an item or service.
Think about personal values, goals, needs, and wants.

Learn to control emotional responses to outside pressures.

Find and use information.
Obtain accurate, current information before buying. Do this by reading about items and services and by visiting stores.

Beware of marketing strategies.
Advertising, pricing, sales, and promotional techniques influence how consumers think and feel about buying goods and services.

Understand societal influences.
Know how the economy, environment, and technology affect prices, availability, and quality of goods and services.

Know how personal feelings about the economy, environment, technology, and other societal influences affect consumer habits.

Comparison shop.
Think about comparing quality and prices. Know that price is not always an indication of quality.

Phone to shop. Comparing quality and prices means calling different stores. However, not all stores will give pricing information over the phone.

Walk to shop. Comparing quality and prices means visiting different stores.

OBJECTIVE 1

Match terms associated with managing money to their correct definitions.

- **Advertisement**—Favorable presentation of products and/or services to promote sales
- **Budget**—A plan for managing income and expenses
- **Expense**—Good or service that costs money
- **Fraud**—A deliberate deception to gain money or a valuable service or item
- **Goal**—Broad statement of something an individual wants to be, do, or have
- **Guarantee**—Promise that a product or service is exactly as stated or advertised
- **Marketplace**—Place where buyers and sellers conduct business
- **Needs**—Items considered essential for human survival
- **Product**—An item that can be bought
- **Resource**—The means to obtain needs and wants

  EXAMPLES: Money, time
- **Service**—Work one person does for another person
- **Technology**—The use of science to make practical items and services
- **Value**—Idea that an individual considers important

  EXAMPLES: Honesty, freedom, truth, integrity
- **Wants**—Things desired but not essential for human survival
- **Warranty**—Promise that an item will be replaced or repaired if it does not function properly

OBJECTIVE 2

Name factors that influence consumer spending.

Many things determine how, why, and on what a consumer spends money. By knowing what these factors are, a consumer can identify how he or she is being influenced. The consumer can then control how these factors cause him or her to spend money. Factors that influence consumer spending include:

- Advertising
- Availability of credit, goods, and services
- Environmental impacts

  EXAMPLES: How a purchase impacts wildlife, wetlands, sources of drinking water, landscapes, forests, rangelands

- Fashion and social trends
- Media

  EXAMPLES: Television, radio, newspapers, magazines, billboards, leaflets, balloons, T-shirts

- Needs and wants
- People

  EXAMPLES: Family, friends, peers

  NOTE: A peer is someone who is equal to another person in age, rank, income, or with respect to some other factor. A consumer may buy an item or service to impress or please peers.

- Personal resources

  EXAMPLES: Skills, jobs, income, time, energy, amount of credit available

- Prices
- State of the economy and outlook toward the future.
- Technology
- Traditions

  NOTE: An individual may follow traditions set by family, culture, or religion.

- Values

  NOTE: A person's values can have a major impact on how he or she spends money.

  EXAMPLES: Recycling aluminum, glass, plastic, and paper products versus throwing away

  Volunteering to help other people versus focusing always on oneself and one's goals

  Car-pooling versus driving alone to school or work

OBJECTIVE 3 **Select from a list wise buying guidelines.**

Technology has given and will continue to give consumers more and different kinds of items and services from which to choose. How does a consumer decide what to buy when faced with so many choices? A consumer can learn to make informed decisions before buying an item or service by following certain guidelines:

- Buy according to priorities of needs and wants.
- Compare quality and prices of products and services.

  NOTE: A responsible consumer shops at stores with good reputations. The local Better Business Bureau can tell a consumer if a local business has a good reputation. When comparing products and/or services, a consumer can ask for word-of-mouth recommendations, read advertisements, and look for formal product-comparison reports in magazines and other publications.
- Check for any "extra" charges added to the base price.

  EXAMPLES: Delivery fees, installation charges, service costs
- Read and understand guarantees, warranties, and contracts.
- Compare credit costs to cash costs and decide which to use.
- Ask the salesperson to explain the store's return or exchange policy.

OBJECTIVE 4

List advantages and disadvantages of advertising.

Some people support and some criticize the use of advertising. Supporters say that advertising helps the consumer select and buy from among all the goods and services in the marketplace. Critics say that advertising creates more problems and confusion for the consumer. Following are some of the advantages and disadvantages of advertising:

Advantages

- Informs consumer about new products and services, changes in technology, and how some products and services work
- Promotes the individual's right to choose
- Increases demand for products and services, which helps the economy
- Helps support the media by paying for space or time
- Saves consumer time and money by telling when, where, and for how much money products and services are being sold

Disadvantages

- Encourages materialism
- Tempts people

  NOTE: People may be tempted to buy goods and services they cannot afford.

- Wastes resources

  NOTE: "Resources" can be societal, economic, or environmental.

  EXAMPLE: Advertising may encourage people to want and buy products and services that are made of or use natural resources—such as wood and oil.

- Controls the media
- May appeal to emotions more than reason

  EXAMPLES: Athletic shoes, fad clothing

- Can be misleading

OBJECTIVE 5

Match possible consumer fraud techniques to their correct descriptions.

Fraud is the bait that lures people into a trap. *Consumer fraud* involves luring a consumer into making a bad buying decision. To avoid consumer fraud, one should learn what kinds of fraud exist. Following are different kinds of consumer fraud with descriptions of the tricks, or types of bait, that are used to trap the consumer:

NOTE: Some of the following techniques can be used in an honest manner. They are fraudulent only when the consumer is tricked, misled, or cheated.

- **Bait-and-switch**—Advertising an item at a "cut-rate" price but only stocking a few of the items; goal is to lure customers into the store to buy higher-priced items

  NOTE: The advertisement is the "bait" used to attract customers to the store. The "switch" occurs when the salesperson attempts to convince the customer to buy a more expensive good.

- **Contest**—Informing a consumer that he or she has "won" a prize; the consumer must buy something in order to receive the prize; the prize is normally of poorer quality and lesser value than the item the consumer must buy
- **Deceptive pricing**—False claim or advertising that the price of a product and/or service has been reduced
- **Door-to-door**—Sale of product and/or service at consumer's home; product and/or service may be of poor quality or may not be delivered as promised
- **Earn-money-at-home**—Offering a consumer the chance to increase personal income by working at home; usually requires the consumer to buy something to qualify for the work; the work may or may not earn money
- **Mail-order**—Sale of item and/or service of poor quality or one which is not delivered as promised

- **Misrepresentation**—False or exaggerated claim about the quality and performance of a product and/or service; false testimonial, endorsement, or certification; stating one price and charging another

  EXAMPLES: Advertising a product for half price when the merchant has never sold the product before, making false claims that a product is used by a famous person

  NOTE: A "testimonial" is a statement made about how a product and/or service has influenced a person's life. An "endorsement" is a statement of support or approval. "Certification" is a means of making sure that a product and/or service meets certain standards.

- **Pyramid sales**—Group of sellers with a few managers at the top and many middle and lower workers doing most of the selling; people at the top make the money while people in the middle and at the bottom of the sales pyramid work hard and make little or no money selling a product or service which may be of poor quality; illegal in many states

- **Referral sales**—Salesperson offers rebate, prize, or discount if customer gives names of friends who are potential customers; is illegal if payment of rebate, prize, or discount is not made

- **Telephone**—Telephone sales of consumer product and/or service; product and/or service may be of poor quality or may not be delivered as promised

- **Unordered product**—Sending an unordered item to an individual and later demanding payment for the item

  NOTE: A consumer does not have to pay for or return unordered products sent to them through the mail.

- **Vanity listing**—Form letter telling consumer he or she will be recognized for some accomplishment but requires consumer to buy a copy of the publication in order to be listed

OBJECTIVE 6

List sources of consumer protection.

The marketplace is filled with products and services. It would take a consumer too much time and money to determine if every product he or she bought was safe, or to be able to handle every consumer problem without help. Several government and private sources of consumer help and protection exist. Sources of consumer help and protection can be split into the following broad categories:

- Federal agencies

  EXAMPLES: Consumer Protection Agency, Food and Drug Administration, Office of Consumer Affairs, Federal Communications Commission, Federal Trade Commission, Postal Inspection Service, Federal Aviation Administration, Federal Bureau of Investigation, Agricultural Marketing Service

- State, county, and city agencies

  EXAMPLES: State office of attorney general; health, welfare, fire, police departments

- Corporations

  NOTE: Many companies have consumer affairs or customer relations departments that answer consumers' questions or help resolve consumer complaints.

- Trade and professional associations

  EXAMPLES: American Apparel Manufacturers Association, National Association of Trade and Technical Schools, American Medical Association, American Home Economics Association

  NOTE: Trade associations may form *consumer action panels* to help resolve consumer complaints.

- Better Business Bureaus (BBBs)

  NOTE: The national BBB is a nonprofit organization sponsored by businesses. Local BBBs may offer arbitration services to help handle consumer complaints. An arbitration service is voluntary. It involves an individual or panel reviewing both sides of a dispute. The individual or panel then decides what action should be taken. The decision is binding, meaning that both parties in the dispute agree to abide by the decision.

- Occupational and professional licensing boards

  EXAMPLES: Boards that license doctors, lawyers, nurses, plumbers, beauticians

- Mass media

  EXAMPLES: Newspapers, radio, television

  NOTE: Newspapers often print consumer articles, while radio and television may broadcast consumer shows.

- Legal system

  EXAMPLES: Small claims courts, legal aid offices, private law firms

- Private and voluntary consumer groups and testing agencies

  EXAMPLES: Consumer Credit Counseling Service; Consumer Federation of America; Consumers' Union of the United States, Inc.; Consumers' Research, Inc.

- Publications

  EXAMPLES: *Consumer Reports, Consumers' Research Magazine, Consumer Information Catalog*

- Marks or seals of approval

  EXAMPLES: Underwriters' Laboratories, Inc.; Good Housekeeping; American Gas Association

OBJECTIVE 7 **List in order steps in making a consumer complaint.**

A consumer has the right to receive quality products and services at fair prices. If a product or service is not satisfactory, a consumer can take the following steps to try to resolve the problem:

1. **Keep records**. Start a file, keeping records of all correspondence, repair orders, warranties, guarantees, canceled checks, contracts, and sales receipts associated with the product and/or service.
2. **Return to the point of purchase**. Contact and calmly explain the problem to the person who sold the product or service. Ask for the manager or supervisor if the original salesperson is unavailable or cannot resolve the problem.

3. **Describe the problem**. When making a verbal or written consumer complaint—describe the problem, what has been done to solve the problem, and what would be a fair solution.

   EXAMPLES: Solutions could include asking for a refund, repair, or exchange.

   NOTE: In making a complaint, a consumer should be polite and honest, but should remain firm.

4. **Keep trying**. If the problem is not resolved at the local level, call or write a letter to the person responsible for consumer complaints at company headquarters. If the company cannot resolve the problem, seek assistance from government and/or private sources of consumer help.

Adapted from *Consumer's Resource Handbook*.

OBJECTIVE 8

Select from a list steps in making a budget.

During the 1990s and into the twenty-first century, the cost of living will continue to increase. To be able to afford necessities and still have enough money for luxuries, saving, and long-term goals, people must learn and apply budgeting skills. Budgeting means making a written plan of how money will be used. This written plan helps an individual or family take the guesswork out of managing money. An individual or family can create a budget by taking the following steps:

- Determine personal or family values.
- Set and rank goals according to personal or family values.
- Determine the financial objectives for reaching goals.
- Determine sources and amounts of income.
- Determine sources and amounts of expenses.
- Calculate the difference between net income and expenses.
- Design a trial budget based on income, expenses, goals, and objectives.
- Test, review, and revise the trial budget.
- Establish a budget and live by it.
- Re-evaluate goals and revise the budget periodically.

NAME ______________________________

DETERMINE PERSONAL VALUES

INTRODUCTION

A value is a quality or standard that an individual believes is important. A person's values influence how that person manages his or her money.

DIRECTIONS

Determine how your personal values influence your spending choices by completing Parts I, II, and III.

General Relating Skills

- Apply information to life experiences
- Identify values/attitudes

Part I

Indicate how you feel about each value by placing a check (✓) in the appropriate column. Write any values you believe are important but are missing in the blank spaces at the bottom of the list.

Values	Very Important	Slightly Important	Not Important
1. Adventure			
2. Appearance			
3. Art			
4. Athletics			
5. Attentiveness			
6. Change			
7. Conformity			
8. Cooperation			
9. Education			
10. Equality			
11. Fairness			
12. Family			
13. Friendship			
14. Generosity			
15. Hard work			
16. Health			
17. Helpfulness			
18. Honesty			
19. Humor			
20. Independence			
21. Leisure time			
22. Love			
23. Music			

Values	Very Important	Slightly Important	Not Important
24. Nature	____	____	____
25. Neatness	____	____	____
26. Optimism	____	____	____
27. Peace	____	____	____
28. Popularity	____	____	____
29. Possessions	____	____	____
30. Power	____	____	____
31. Punctuality	____	____	____
32. Quietness	____	____	____
33. Recognition	____	____	____
34. Religion	____	____	____
35. Respect	____	____	____
36. Security	____	____	____
37. Self-worth	____	____	____
38. ____________	____	____	____
39. ____________	____	____	____
40. ____________	____	____	____

Part II

Select from the list in Part I the five values that are most important to you. Write these five values in the blanks below in order of importance. (Write your most important value beside number 1 and so on.)

1. ____

2. ____

3. ____

4. ____

5. ____

Part III

Explain how your values influence how you spend money. Give at least two specific examples.

NAME ______________________________

SELF TEST ON PERSONAL SPENDING

INTRODUCTION

This questionnaire, if answered as accurately as possible, will help an individual discover weaknesses in personal money management.

DIRECTIONS

Operation and Calculation Skills

- Calculate with whole numbers

Answer the questions below with "yes" or "no."

____ 1. Have you made a rough plan for your large expenses for the year?

____ 2. Have you kept a written record of your expenditures for at least one month?

____ 3. Have you examined your record of expenditures and made necessary changes?

____ 4. Are you seldom "broke" before your next allowance or income is received?

____ 5. When "broke," do you generally get along as best you can until your allowance or paycheck is received?

____ 6. Do you avoid making yourself miserable and unhappy by fretting about something you want but cannot afford?

____ 7. Are you in the habit of spending moderately on personal grooming?

____ 8. Can you generally be entertained without spending money?

____ 9. Do you usually resist the spending pressures of friends?

____ 10. Do you resist spending money according to your whims?

____ 11. When "broke," do you tend to avoid borrowing from friends or getting an extra sum from a parent or guardian?

____ 12. If you saw a clothing item in a store where you have a charge account, would you be likely to think about how to pay for it before you bought it?

___ 13. Are you careful about not leaving cash in your room or carrying large sums of money with you?

___ 14. Do you usually avoid buying clothes that you may wear only a few times?

___ 15. Do you spend a moderate amount of money for food between meals?

___ 16. Do you usually save ahead for something you want very much, such as a new dress or suit, a gift, a prom?

___ 17. Do you make it a habit to go to more than one store to compare price and quality before deciding on a big purchase?

___ 18. Would you say that about half your purchases are planned in advance and are not merely "impulse" purchases?

___ 19. Do you know whether your family carries personal-belongings insurance, protecting such items as luggage, clothes, jewelry, and sports equipment?

___ 20. Can you resist buying bargains just because they are advertised as bargains?

SCORE ________

Each "yes" answer rates five points. Compute your money management IQ using the following equation:

The number of "yes" items (   ) x 5 = (   ).

The teacher will provide you with an interpretation of your score.

From Troelstrup, A. *The Consumers in American Society*, 1974. Used with permission of McGraw-Hill, Inc., publisher.

NAME ______________________________

EVALUATE CONSUMER NEEDS VERSUS WANTS

INTRODUCTION

Buying is a matter of making decisions. A consumer must decide between wants and needs, between one product and another, and between spending money now or saving it for some later use. This activity is designed to help an individual distinguish between personal needs and wants and to evaluate how money should be divided between needs and wants.

DIRECTIONS

General Relating Skills

- Apply information to life experiences

Functional Social Studies Skills

- Practice responsible personal economics
- Analyze consumer issues

In this activity, pretend that it is the first year you are living on your own. Complete Part I to determine what your spending needs and wants would be. Complete Part II to determine what your spending priorities would be.

Part I

Place a check (✓) next to items or services for which you would spend money when you move out on your own. Write a "W" next to checked items and services you think are wants and an "N" next to checked items and services you think are needs.

__________1. Books

__________2. Bus fare

__________3. Calculator

__________4. Cosmetics

__________5. Eating out

__________6. Education

EXAMPLES: Tuition, books, lab fees

__________7. Furniture

__________8. Gasoline

__________9. Gifts

________ 10. Groceries

__________11. Health club

__________12. Health insurance

__________13. Hobby items

__________14. Jewelry

__________15. Magazines

__________16. Movies, plays

__________17. New car and maintenance

__________18. Pets and pet care

__________19. Property insurance

__________20. Records and tapes

__________21. Rent

__________22. Snack foods

__________23. Sport events

__________24. Stereo

__________25. Utilities

EXAMPLES: Electricity, water, garbage pickup

__________26. Vacations

__________27. Video cassette recorder

__________28. Work wardrobe or uniform

Part II

Answer the following questions to determine what your spending priorities would be.

1. On which of the items and/or services would you spend your money first? Select seven items and/or services and list them below.

   a. ____________________

   b. ____________________

   c. ____________________

   d. ____________________

   e. ____________________

   f. ____________________

   g. ____________________

2. Of the seven items selected in Question 1, how many are needs and how many are wants?

   Number of needs? ____________________

   Number of wants? ____________________

3. Explain why you categorized each of the items selected in Question 1 as a need or want.

   ____

   ____

   ____

   ____

   ____

   ____

   ____

   ____

   ____

   ____

4. What does your selection from Question 1 say about how you would spend your money? In your explanation, consider whether you would spend more on needs or wants and why.

5. Based on your answers to Questions 1 through 4, do you think you would need to change your spending priorities? Why or why not?

Adapted with permission of Home Economics Section, Ohio Department of Education.

ACTIVITY ANSWERS

MANAGING MONEY WITH ENE

H III

ACTIVITY SHEET 1

Answers to Parts I through III depend on what personal values each student selects.

Part I

The student should have rated each value as very important, slightly important, or not important.

Part II

The student should have selected and ranked the five values most important to him or her.

Part III

The student should have given at least two specific examples of how his or her values influence spending.

EXAMPLES: If fairness or honesty was selected as an important value, the student might say that he or she always pays back debts. If health was selected as an important value, the student might say that she or he spends money buying health foods or attending an aerobics class.

ACTIVITY SHEET 2

The interpretation of scores is:

More than 75—Consider yourself a good money manager.

Between 55 and 75—Consider yourself average at managing money.

Between 35 and 55—You have below average skills in managing money.

Below 35—You need help managing money.

Activity Sheet 2 answers from Troelstrup, A., *The Consumer in American Society*, 1974. Used with permission of McGraw-Hill, Inc., publisher.

ACTIVITY SHEET 3

Answers to Parts I and II will depend on what items students think they will need when they live on their own. Students will also determine whether an item is a need or want.

Part I

Items normally considered needs include furniture, rent, utilities, health and property insurance, groceries, and a work wardrobe or uniform. The other items would generally be classified as wants.

Part II

1. The student should show that he or she selected seven items and/or services on which he or she would spend money first.
2. The student should have listed how many needs and wants were among the items and/or services listed in Question 1.
3. The student should have explained why each of the items in Question 1 was categorized as a need or want.

   EXAMPLE: Selecting "health club" as a spending priority and categorizing it as a need—because the student believes exercising is essential to maintaining good health but also knows he or she needs outside motivation to exercise
4. The student should indicate if he or she would spend more on needs or wants.
5. The student should explain if he or she would need to change spending priorities.

ASSIGNMENT SHEET 1

MANAGING MONEY WITH ENE

H III

NAME ______________________________ SCORE _______

OBJECTIVE 9

Evaluate advertising.

INTRODUCTION

- Analyze information
- Transfer knowledge to new situations
- Draw conclusions

Functional Social Studies Skills

- Analyze consumer issues
- Analyze social issues

Advertisers try to convince a particular group of people (called the target audience) to take a certain action. That action is normally buying a good or service. To convince members of the target audience to buy a good or service, an advertisement may:

- Tell the consumer that he or she has a problem.
- Present several ways to solve the problem.
- Claim that the best way to solve the problem is to use the advertised product or service.

Advertisers also try to persuade consumers to buy their products or services by using certain techniques. General techniques include:

- **Attention-getting**—Appealing to a person's senses, emotions, or thoughts
- **Confidence-building**—Building consumer confidence by using a company, symbol, or person with a good reputation to promote the product or service
- **Desire-stimulating**—Claiming to give the consumer some benefit
- **Urgency-stressing**—Emphasizing that the consumer needs to obtain the product *right now*

DIRECTIONS

Evaluate advertising by completing Parts I, II, III, and IV.

Part I

Many commercials tell consumers that they have a problem that only the use of the advertised product or service can solve.

EXAMPLE: Using lotion to treat acne

Evaluate an advertisement from a newspaper or magazine by answering the following questions. Attach a copy of the advertisement to this assignment sheet.

1. What is the product being advertised and the name of the manufacturer?
2. Who is the advertisement targeting (what kinds of consumers are in the target audience)?
3. What problem does the advertisement say the consumer has?
4. How will the product or service solve the problem?

5. Describe any persuasion techniques used in the advertisement.

Part II

Evaluate a television commercial by answering the following questions.

1. What is the product being advertised and the name of the manufacturer?

2. Who is the advertisement targeting (what kinds of consumers are in the target audience)?

3. What problem does the advertisement say the consumer has?

4. How will the product or service solve the problem?

5. Describe any persuasion techniques used in the advertisement.

Part III

Children are the targets of millions of dollars worth of advertising. Advertisers target children because they know children can often persuade their parents to buy items. In today's world, many children also have their own spending money. To evaluate television commercials targeted toward children, read the following questions and then watch 30 minutes of Saturday-morning cartoons. Use what you observe to answer the following questions:

1. How many advertisements did you see?

2. How much total time was taken by commercials?

3. List the products or services advertised.

4. What kinds of products were advertised most?

5. Describe the kinds of persuasion techniques used.

6. Describe one commercial in detail. Include in the description the kind of product advertised and the persuasion techniques used. Explain whether the commercial would be successful in convincing children to buy the product or service. Why or why not?

7. What effect do you think advertising has on children?

Part IV

Questions in Parts I, II, and III focused on how advertisements persuade and claim to solve problems. In evaluating an advertisement, a consumer needs to consider at least two more areas: First, what specific information is presented about the product or service, and second, if any of the statements made about the product or service are false or misleading.

From a newspaper or magazine, select an advertisement of a product or service you have used. Evaluate the advertisement by answering the following questions. Attach a copy of the advertisement to this assignment sheet.

1. Do you *need* or *want* the product or service?

2. What does the product contain, and how is it made? Or, how is the service provided and how often?

3. How economical is the product or service?

____

____

____

____

4. Does the product or service impact the environment in any positive or negative way? Explain.

____

____

____

____

____

____

5. How long will the product last?

____

____

____

____

6. How does its price compare with the prices of similar products or services?

____

____

____

____

7. How is quality of the product or service guaranteed?

____

____

____

____

8. Are any of the advertising statements false or misleading? Explain.

ASSIGNMENT SHEET 2

MANAGING MONEY WITH ENE

H III

NAME ______________________________ SCORE ________

OBJECTIVE 10

Analyze consumer problems.

INTRODUCTION

Consumers have certain rights: the right to safety, to choose, to be informed, and to be heard. Many federal agencies are responsible for protecting the four basic consumer rights. A consumer who is familiar with some of these agencies will know where to turn if his or her rights are violated.

DIRECTIONS

Read each of the following consumer situations. Determine what the problem is and what federal agency would be responsible for investigating and helping solve the problem. Write the name of the correct agency next to each situation. Refer to library resources and Objective 6 in the information sheets for help.

NOTE: Do not list the Consumer Federation of America since it handles a variety of consumer problems.

- Apply a problem-solving model
- Evaluate alternatives
- Select an alternative

Functional Social Studies Skills

- Analyze consumer issues

Situations	Federal Agency to Contact
1. Always Fresh grocery store receives a shipment of rotten eggs.	____________
2. Theresa buys eye shadow from a department store. One of her eyes becomes infected because the eye shadow is contaminated with harmful bacteria.	____________
3. Wieman purchases a toy designated as safe for one-year-olds. His son James, who is 13 months old, swallows a piece of the toy. Wieman has to rush James to the hospital emergency room to have the piece removed from his throat.	____________

Situations	Federal Agency to Contact
4. The Stevensons' service station has to sell gas at cost to stay competitive with other businesses.	____________
5. The Browns mailed presents to their grandchildren. The grandchildren never received the presents.	____________
6. Rene's luggage was destroyed on a flight home from her vacation in Montana.	____________
7. Sarah goes to a store to buy a coat. She arrives the morning of the advertised special and discovers all the advertised coats are "sold out." The salesperson tries to pressure her into buying a coat that costs twice as much as the coat that was advertised.	____________
8. Andrea uses diet pills for a month. She carefully follows the directions for use. She gains five pounds. The manufacturer of the diet pills guarantees the user will lose weight within a month.	____________

ASSIGNMENT SHEET 3 | MANAGING MONEY WITH ENE | H III

NAME ________________________________ SCORE _______

OBJECTIVE 11 **Write a letter of complaint.**

INTRODUCTION

A consumer has the right to expect quality products and services at fair prices. If something goes wrong, the consumer should first try to resolve the problem by talking to the person who sold the product or service. If the salesperson cannot solve the problem, the consumer should talk to the store manager or a local consumer representative of the company. If the problem is still not resolved, the consumer should write a letter of complaint to the company's headquarters.

- Transfer knowledge to new situations
- Apply a problem-solving model
- Create a finished product

Language Skills

- Use standard grammar
- Use correct spelling
- Use correct punctuation
- Use correct capitalization

Functional Writing Skills

- Write letters

Where to write

For company and brand name information, a consumer can check references in a public library. References with company and brand name information include:

- *Standard & Poor's Register of Corporations, Directors and Executives*
- *Standard Directory of Advertisers*
- *Thomas Register of American Manufacturers*
- *Brand Names Directory*
- *Consumer's Resource Handbook*

What to write

In writing a letter of complaint, the consumer should:

- Include his or her name, address, and home and work telephone numbers.
- Make the letter brief and to the point.

- Give as much information as possible about the purchase of the product and/or service.

  EXAMPLES: Date and place purchase was made, serial or model number of product, catalog number, order number

  NOTE: If the consumer is writing to complain about service, he or she should describe the service and who performed it.

- State what should be done about the problem and how long he or she is willing to wait for the problem to be resolved.

- Include copies of all related documents.

  EXAMPLES: Sales receipts, repair orders, guarantees, canceled checks, contracts

  NOTE: The consumer should *send copies, not originals.*

- List steps already taken to solve the problem.

- Make sure the letter is neat and easy to read.

- Be polite but firm.

- Keep a copy of all letters sent to and from the firm.

- Make sure the mailing envelope shows the consumer's name and address and the company's address.

DIRECTIONS

Using your own paper, write a letter of complaint about one of the following situations. Use the sample letter as a guide for writing your letter.

Address the letter to:

R. J. Contact
Consumer Relations Representative
Business Is Good, Inc.
Big Bucks Street
Anytown, Anystate 00000

Situations

1. You receive four cassette tapes in the mail with a bill requesting you pay $44.95 for the tapes. You did not order the tapes, and you do not want to pay the bill.
2. A side seam rips the first time you wear a new pair of jeans.
3. An expensive cassette tape recorder destroys the first tape you put into it.
4. You bite into a candy bar called Ooey Chewy and find a dead fly.
5. Your dog Rufus is still covered with fleas one week after you put a new flea collar on him.

(Your Address)
(Your City, State, ZIP Code)
(Date)

(Name of Contact Person)
(Title)
(Company Name)
(Street Address)
(City, State, ZIP Code)

Dear (Contact Person):

On (date), I purchased (or had repaired) a (name of the product with serial or model number or service performed). I made this purchase at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem).

Therefore, to resolve the problem, I would appreciate your (state the specific action you want). Enclosed are copies (copies—NOT originals) of my records (receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem and will wait (set time limit) before seeking third-party assistance. Please contact me at the above address or by phone at (home and office numbers—with area codes).

Sincerely,

(Your signature)

(Your name)

From *Consumer's Resource Handbook*.

ASSIGNMENT SHEET1

Answers to Parts I through IV will depend on what advertisements students select to evaluate. Examples of answers, based on fictitious advertisements and situations, follow.

Part I

1. Name of the club is Quality at Reduced Prices Record Club, a mail-order record club
2. Teenagers
3. Too little time to shop in record stores; not enough of the selection the teenager wants; albums are too expensive
4. Offers "less expensive" way to shop, according to the advertisement; customer can join the club by selecting and purchasing four "introductory" albums for one cent plus shipping and handling costs; the customer has the convenience of selecting from a "large" variety of albums at home; the "catch" is that the customer must also buy ten more albums during the next two years for what the ad calls "reasonable prices" (minimum price of $10.95 per album, according to the fine print in the ad)
5. Ad stresses urgency by stating that offer "will not last long." Ad also appeals to a person's desire to save money by offering the four "introductory" albums for one cent and by claiming that the other albums will be offered at "reasonable prices."

Part II

1. Name of the product is No Sog Cereal—it is a breakfast cereal
2. Mothers
3. Families will not eat a nutritious breakfast cereal because it becomes soggy after the milk is poured on it.
4. No Sog Cereal stays crunchy in milk; the families will therefore like it and eat it.
5. The ad appeals to Mother's intelligence and desire to get her family to eat a healthy breakfast.

Part III

1. Ten commercials
2. Ten minutes out of 30 minutes total
3. Doll, stuffed animal, three action toys, two kinds of cereal, and three kinds of candy
4. Toys
5. The ads appealed to a child's desire to have the newest, most colorful, and popular toys and to eat new, sweet cereals and candies. The ads used action, bright colors, and popular music to attract attention.
6. The student should describe one commercial in detail, giving information about the product and the advertising techniques used. The explanation should also describe how successful the ad would be at convincing children to buy the product or service.
7. Students should support their explanations about the effects of advertising on children with facts they have gathered from the unit and assignment.

Part IV

Answers below are examples based on an advertisement for a fictitious book called *Baseball Cards: Collecting Made Easy* .

1. Bought the product based on want, not need
2. Product contains information about collecting baseball cards—what is valuable and what is not
3. Economical—cost $6.95 for 250-page paperback book
4. Product impacts environment in what some would call a negative way since it is made of paper, which comes from trees; people who make their living harvesting timber would not consider this a negative impact, though; a positive feature is that the book is printed on recycled paper
5. Book should last several years
6. Cost of book is average for a paperback of 250 pages
7. No guarantee; claims to help reader know more about collecting baseball cards
8. No false or misleading statements

ASSIGNMENT SHEET 2

There may be other federal agencies that could be listed as contact agencies for the situations. Students with answers other than these below should be able to support their selections.

1. Agricultural Marketing Service of the Department of Agriculture
2. Food and Drug Administration of the Department of Health and Human Services
3. Consumer Product Safety Commission
4. Federal Trade Commission
5. United States Postal Service
6. Department of Transportation
7. Federal Trade Commission
8. Food and Drug Administration of the Department of Health and Human Services

ASSIGNMENT SHEET 3

Students should respond to one of the five situations with a letter similar to the one given in the assignment sheet.

WRITTEN TEST

MANAGING MONEY WITH ENE

H III

NAME ______________________________ SCORE _______

OBJECTIVE 1

Match terms associated with managing money to their correct definitions. Write the correct letters in the blanks.

____ 1. The means to obtain needs and wants

____ 2. Work one person does for another person

____ 3. The use of science to make practical items and services

____ 4. A plan for managing income and expenses

____ 5. Broad statement of something an individual wants to be, do, or have

____ 6. Place where buyers and sellers conduct business

____ 7. Items considered essential for human survival

____ 8. Promise that a product or service is exactly as stated or advertised

____ 9. Promise that an item will be replaced or repaired if it does not function properly

___ 10. An item that can be bought

___ 11. Favorable presentation of products and/or services to promote sales

___ 12. Idea that an individual considers important

___ 13. Things desired but not essential for human survival

___ 14. Good or service that costs money

___ 15. A deliberate deception to gain money or a valuable service or item

a. Advertisement
b. Budget
c. Contract
d. Credit
e. Expense
f. Failure
g. Fraud
h. Goal
i. Guarantee
j. Income
k. Label
l. Marketplace
m. Needs
n. Precautions
o. Product
p. Resource
q. Service
r. Shopping
s. Technology
t. Value
u. Wants
v. Warranty

OBJECTIVE 2 **Name six factors that influence consumer spending.**

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OBJECTIVE 3 **Select from the following list wise buying guidelines.** Write an "X" in the blank before each correct answer.

____ 1. Always buy the least expensive item.

____ 2. Compare quality and prices of products and services.

____ 3. Trust the expertise of the salesperson more than one's own knowledge and experience.

____ 4. To save time, sign a contract at the store before reading it.

____ 5. Ask the salesperson to explain the store's return or exchange policy.

____ 6. Buy according to priorities of needs and wants.

____ 7. Check for any "extra" charges added to the base price.

____ 8. Read and understand guarantees, warranties, and contracts.

____ 9. Compare credit costs to cash costs and decide which to use.

___ 10. Do not plan before shopping, since planning takes all the fun out of buying.

___ 11. Try to use credit as much as possible to leave cash available for emergencies.

___ 12. If a product does not work, take it back to the store, argue with the manager, and vow never to shop at that store again.

___ 13. Shop impulsively.

OBJECTIVE 4

List three advantages and three disadvantages of advertising.

Advantages

Disadvantages

OBJECTIVE 5

Match possible consumer fraud techniques to their correct descriptions. Write the correct letters in the blanks. Descriptions are continued on the following page.

____1. Sale of product and/or service at consumer's home; product and/or service may be of poor quality or may not be delivered as promised

____2. Telephone sales of consumer product and/or service; product and/or service may be of poor quality or may not be delivered as promised

____3. Offering a consumer the chance to increase personal income by working at home; usually requires the consumer to buy something to qualify for the work; the work may or may not earn money

____4. False or exaggerated claim about the quality and performance of a product and/or service; false testimonial, endorsement, or certification; stating one price and charging another

____5. Group of sellers with a few managers at the top and many middle and lower workers doing most of the selling; people at the top make the money while people in the middle and at the bottom of the sales pyramid work hard and make little or no money selling a product or service which may be of poor quality; illegal in many states

____6. False claim or advertising that the price of a product and/or service has been reduced

a. Bait-and-switch

b. Bobbing-and-ducking

c. Classified

d. Contest

e. Deceptive pricing

f. Display

g. Door-to-door

h. Earn-money-at-home

i. Mail-order

j. Misrepresentation

k. Money-order

l. Pyramid sales

m. Referral sales

n. Telephone

o. Unordered product

p. Variety listing

q. Vanity listing

____ 7. Informing a consumer that he or she has "won" a prize; the consumer must buy something in order to receive the prize; the prize is normally of poorer quality and lesser value than the item the consumer must buy

____ 8. Salesperson offers rebate, prize, or discount if customer gives names of friends who are potential customers; is illegal if payment of rebate, prize, or discount is not made

____ 9. Form letter telling consumer he or she will be recognized for some accomplishment but requires consumer to buy a copy of the publication in order to be listed

___ 10. Advertising an item at a "cut-rate" price but only stocking a few of the items; goal is to lure customers into the store to buy higher-priced items

___ 11. Sending an unordered item to an individual and later demanding payment for the item

___ 12. Sale of item and/or service of poor quality or one which is not delivered as promised

OBJECTIVE 6 **List four sources of consumer protection.**

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____

____

____

OBJECTIVE 7

List in order steps in making a consumer complaint.

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________

OBJECTIVE 8

Select from the following list steps in making a budget. Write an "X" in the blank before each correct answer.

____ 1. Establish a budget and live by it.
____ 2. Re-evaluate goals and revise the budget periodically.
____ 3. Determine the financial objectives for reaching goals.
____ 4. Set priorities based only on wants instead of needs.
____ 5. Base a budget on a one-time evaluation of goals and values since goals and values rarely change.
____ 6. Rank goals based on reason, not on values.
____ 7. Design a trial budget based on income, expenses, goals, and objectives.
____ 8. Determine personal or family values.
____ 9. Set and rank goals according to personal or family values.
____ 10. Design the budget based on anticipated future raises in income.
____ 11. Test, review, and revise the trial budget.
____ 12. Do not revise a budget since so much work is required to make the first one.
____ 13. Determine sources and amounts of income.
____ 14. Determine sources and amounts of expenses.
____ 15. Calculate the difference between net income and expenses.

NOTICE The following assignment sheets are not part of the written test. If the assignments have not been completed, check with the instructor.

OBJECTIVE 9 **Evaluate advertising.** SCORE ________

OBJECTIVE 10 **Analyze consumer problems.** SCORE ________

OBJECTIVE 11 **Write a letter of complaint.** SCORE ________

WRITTEN TEST ANSWERS

MANAGING MONEY WITH ENE

H III

OBJECTIVE 1

1. p
2. q
3. s
4. b
5. h
6. l
7. m
8. i
9. v
10. o
11. a
12. t
13. u
14. e
15. g

OBJECTIVE 2

Answer should include six of the following:

- Advertising
- Availability of credit, goods, and services
- Environmental impacts
- Fashion and social trends
- Media
- Needs and wants
- People
- Personal resources
- Prices
- State of the economy and outlook toward the future
- Technology
- Traditions
- Values

OBJECTIVE 3

2, 5, 6, 7, 8, 9

OBJECTIVE 4

Answer should include three of each of the following:

Advantages

- Informs consumer about new products and services, changes in technology, and how some products and services work
- Promotes the individual's right to choose
- Increases demand for products and services, which helps the economy
- Helps support the media by paying for space or time
- Saves consumer time and money by telling when, where, and for how much money products and services are being sold

Disadvantages

- Encourages materialism
- Tempts people
- Wastes resources
- Controls the media
- May appeal to emotions more than reason
- Can be misleading

OBJECTIVE 5

1. g
2. n
3. h
4. j
5. l
6. e
7. d
8. m
9. q
10. a
11. o
12. i

OBJECTIVE 6

Answer should include four of the following:

- Federal agencies
- State, county, and city agencies
- Corporations
- Trade and professional associations
- Better Business Bureaus (BBBs)
- Occupational and professional licensing boards
- Mass media
- Legal system
- Private and voluntary consumer groups and testing agencies
- Publications
- Marks or seals of approval

OBJECTIVE 7

Answer should include the following:

1. Keep records.
2. Return to the point of purchase.
3. Describe the problem.
4. Keep trying.

OBJECTIVE 8

1, 2, 3, 7, 8, 9, 11, 13, 14, 15

OBJECTIVE 9

Refer to answers to Assignment Sheet 1.

OBJECTIVE 10

Refer to answers to Assignment Sheet 2.

OBJECTIVE 11

Refer to answers to Assignment Sheet 3.